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January 1985

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Insurance Losses, Collision Coverages

PASSENGER VEHICLES, VANS, PICKUPS, AND UTILITY VEHICLES

1984 Models During Their First Year
1983 Models During Their First Two Years
1982 Models During Their First Three Years

Highway
Loss
Data
Institute

Watergate 600, Washington, D.C. 20037

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Summary

This Highway Loss Data Institute report describes variations in both the frequencies and the sizes of collision coverage claims for damage to 1982, 1983, and 1984 model year passenger vehicles, vans, pickups, and utility vehicles.

Principal Findings:

Passenger Vehicles

- Among the high-volume 1984 vehicles, the four-door Chevrolet Caprice had the best collision coverage results and the Pontiac Firebird the worst. Among the low-volume vehicles, the Porsche 944 Coupe and Nissan 300ZX had the worst results and the Plymouth Voyager passenger van* the best.

- Collision coverage results for 1984 models continue to show significant variations among vehicles grouped by size and body style. For example, among small two-door models, the Subaru hatchback had results that were better than average, whereas the Volkswagen Scirocco had results that were nearly double the average.

- Ten of the eleven 1984 model year vehicles with the best collision coverage results were domestic models.

- Six of the ten 1984 model year vehicles with the worst collision coverage results were imported.

- For 1984 models, claim frequencies, average loss payments per claim, and average loss payments per insured vehicle year all decreased with increasing vehicle size in all body style groups.

Vans, Pickups, Utility Vehicles

- Among all vans, pickups, and utility vehicles, small utility vehicles and small pickups had the highest average loss payments per insured vehicle year and vans had the lowest.

- Ford vans had particularly good collision coverage loss results, and small pickup trucks, especially the imported Subaru and Toyota models, had particularly bad results.

- For both 1982 and 1983 models, the Subaru Brat had the highest claim frequencies and highest average loss payments per insured vehicle year, and the Jeep CJ-5 had the highest average loss payments per claim.

- Small pickups and standard pickups had approximately equal average loss payments per claim, but the small pickups had significantly higher claim frequencies.

- All utility vehicles had better than average claim frequencies, but most of the small and intermediate utility vehicles had average loss payments per claim that were worse than average.

- The share of total exposure for utility vehicles, especially small and intermediate sizes, significantly increased from just over one percent for 1982 models to over five percent for 1984 models. Pickup trucks and vans maintained their percentage of total exposure at approximately twelve percent and between two and three percent, respectively.

*A number of manufacturers introduced small vans in 1984 that are predominently aimed at the passenger vehicle market. These vehicles have attributes of both station wagons and vans. In this report the passenger carrying versions are grouped with station wagons and the cargo carrying versions are grouped with regular vans.

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Introduction

The Highway Loss Data Institute (HLDI) is a nonprofit, public service organization that gathers, processes, and publishes insurance data concerned with human and economic losses associated with motor vehicle use and especially the ways such losses vary among different kinds of vehicles.

This report describes the collision coverage results of 1984 models during their first year of availability, 1983 models during their first two years, and 1982 models during their first three years. Results are presented for passenger vehicles, and for vans, pickup trucks, and utility vehicles.*

This report is based on collision coverage and loss data supplied by thirteen insurers: Aetna, Allstate, Fireman's Fund, GEICO, Kemper, Liberty Mutual, Nationwide, Prudential, Safeco, Sentry, State Farm, Travelers, and USAA. Detailed explanations of data sources and methods of analysis are given in HLDI report R84-1. A complete list of the vehicle classifications by make, series, body style, and size class appears in Appendix A, and definitions are given in Appendix B.

It is intended that the dissemination of this and other HLDI reports will contribute to research into ways for reducing vehicle-related damage to people and property, and also provide the public with information relating to the differences in the crash damage produced by different kinds of vehicles.

*A separate, supplemental volume to this report, *Appendices to R84-2*, is available upon request. It contains detailed claim frequency and average loss payment per claim results for two classes of deductibles and for youthful and no youthful operators. The supplement also provides separate, detailed results by year of availability for 1982 and 1983 models.

Results and Discussion

The results in this report are presented in two sections. The first section summarizes variations in both the frequencies and the sizes of collision claims for damage to private passenger vehicles from three model years: 1984 models during their first year of availability, 1983 models during their first two years, and 1982 models during their first three years. The second section contains similar summaries for vans, pickups, and utility vehicles insured under noncommercial collision coverages.

This report introduces new vehicle size class definitions recently adopted by HLDI. Passenger vehicles are now divided into three major size categories defined as small, midsize, and large. Appendix B contains a full description of the HLDI system for classification of passenger vehicles by body style and size. It should also be noted that a number of manufacturers introduced small vans in 1984 that are predominently aimed at the passenger vehicle market. These vehicles have attributes of both station wagons and vans. In this report the passenger carrying versions are grouped with station wagons and the cargo carrying versions are grouped with regular vans.

The results were standardized in order to minimize differences that might be attributable to variations in the mix of deductible amounts and operator age groups among different vehicles. Both the frequency and average size of collision coverage losses vary with the deductible amount and the age group of the operators. Standardizing these two nonvehicle factors ensures that their mix is the same for each result. Therefore, to the extent that age distributions within each operator age group and amounts within each deductible group do not vary substantially for different vehicles, these effects cannot bias comparisons among the various results. Other nonvehicle factors have not necessarily been eliminated from the results presented in this report.

All of the results are shown in relative terms, with 100 representing the average for *all passenger vehicles* of each model year. Thus, for example, the relative average loss payment per insured vehicle year of 57 for the 1984 four-door Chevrolet Caprice (Table 1) indicates a result that is 43 percent below the result for all 1984 model year passenger vehicles combined. The results for vans, pickup trucks, and utility vehicles are also shown relative to the *all-passenger-vehicle* results.

Passenger Vehicles

The results for the 1984 model passenger vehicles were based on over one million insured vehicle years of exposure, those for the 1983 models on over three million insured vehicle years, and those for the 1982 models on over five million insured vehicle years. Results are not given for any individual vehicle series with less than 1,000 insured vehicle years of exposure; thus individual results are not presented for the very low-volume imported models. Generally, the greater the exposure associated with a result, the more confidence can be placed in it.

1984 Models During Their First Year

Table 1 summarizes the 1984 model year passenger vehicles with the best and worst collision coverage results during their first year of availability. The results are shown separately for high-volume vehicles (those with at least one percent of the total exposure for the model year) and low-volume vehicles (those with less than one percent of the exposure).

The vehicles listed in Table 1 were taken from the 182 individual 1984 vehicle series that had more than 1,000 insured vehicle years of exposure. Twenty-five of those series were high-volume vehicles, each accounting for at least one percent of the total 1984 model year exposure.

Among the high-volume vehicles, the four-door Chevrolet Caprice (57) had the best collision coverage results, and among low-volume vehicles, the Plymouth Voyager passenger van (46) had the lowest average loss payment per insured vehicle year. Ten of the eleven vehicles with the best results were manufactured in the United States, seven of them by General Motors.

All of the low-volume vehicles with the worst results were imported models. Among high-volume vehicles, the Pontiac Firebird (174) had the worst results, and among low-volume vehicles the Porsche 944 Coupe (239) had the worst results. The Nissan 300ZX, BMW 318i, and Volkswagen Scirocco also had average loss payments per insured vehicle year more than double the 1984 all-vehicle result.

TABLE 1
Relative Average Loss Payments Per Insured Vehicle Year
For 1984 Model Year Passenger Vehicles With the Best and Worst Collision Coverage Results*

	Best			Worst		
HIGH VOLUME (At least 1% of total exposure)	Chevrolet Caprice	4 Dr.	57	Pontiac Firebird	Sp.	174
	Oldsmobile Delta 88	4 Dr.	60	Chevrolet Camaro	Sp.	160
	Buick LeSabre	4 Dr.	71	Toyota Celica	2 Dr.	126
	Chevrolet Celebrity	4 Dr.	75	Ford Thunderbird	Sp.	118
	Toyota Camry	4 Dr.	75	Pontiac Fiero	Sp.	117
	Oldsmobile Ciera	4 Dr.	75			
LOW VOLUME (Less than 1% of total exposure)	Plymouth Voyager	P.V.	46	Porsche 944 Coupe	Sp.	239
	Oldsmobile Firenza	S.W.	48	Nissan 300ZX	Sp.	236
	Chevrolet Caprice	2 Dr.	50	BMW 318i	Sp.	212
	Dodge Caravan	P.V.	51	Volkswagen Scirocco	2 Dr.	202
	Mercury Grand Marquis	4 Dr.	57	Nissan 300ZX 2+2	Sp.	199

P.V. = Passenger Van; S.W. = Station Wagon; Sp. = Sports or Specialty
*100 represents the average for all 1984 passenger vehicles ($153).

Table 4 (page 7) presents detailed collision coverage results for all 1984 model year vehicles with at least 1,000 insured vehicle years of exposure. The values displayed are total exposure, measured in insured vehicle years, and relative values for three loss categories — claim frequency per 100 insured vehicle years, average loss payment per claim, and average loss payment per insured vehicle year. The value 100 corresponds to the result for all vehicles combined in each loss category. The individual series are listed in ascending sequence of the relative average loss payment per insured vehicle year within each body style subgroup.

The Mazda RX-7 (154) had the highest relative claim frequency and the four-door Ford Crown Victoria (61) the lowest. The Chevrolet Corvette (194) had the highest average loss payment per claim, nearly $3,000. In contrast, the Volkswagen Vanagon (55) had an average loss payment per claim of less than $850.

The collision coverage results for 1984 models continue to show significant variations among vehicles grouped by size and body style. For example, among small two-door models, the Subaru hatchback and Mercury Lynx had results that were better than average (87) whereas results for the Volkswagen Scirocco and Mitsubishi Cordia were approximately double the all-car results (202). Among midsized two-door models, the differences were as equally pronounced, with relative average loss payments per insured vehicle year ranging from a low of 74 for the Oldsmobile Omega to a high of 173 for the Mercury Capri.

Table 4 also shows that claim frequencies, average loss payments per claim, and average loss payments per insured vehicle year all decreased with increasing vehicle size in all body style groups.

The standardized results for all 1984 vehicles combined were 10.0 for claim frequency, $1,530 for average loss payment per claim, and $153 for average loss payment per insured vehicle year.

1983 Models During Their First Two Years

Table 2 summarizes the best and worst collision coverage results for 1983 model year passenger vehicles during their first two years of availability. The vehicles listed in Table 2 were taken from the 217 individual 1983 vehicle series that had more than 1,000 insured vehicle years of exposure. Twenty-five of those series were high-volume vehicles, each accounting for at least one percent of the total 1983 model year exposure.

Among the high-volume vehicles, the four-door Buick LeSabre had the lowest average loss payment per insured vehicle year. All five of the high-volume vehicles with the best results were models manufactured by General

TABLE 2
Relative Average Loss Payments Per Insured Vehicle Year For 1983 Model Year Passenger Vehicles With the Best and Worst Collision Coverage Results*

	Best			Worst		
HIGH VOLUME (At least 1% of total exposure)	Buick LeSabre	4 Dr.	61	Chevrolet Camaro	Sp.	153
	Oldsmobile Delta 88	4 Dr.	63	Ford Mustang	2 Dr.	148
	Oldsmobile Ninety Eight	4 Dr.	66	Toyota Celica	2 Dr.	126
	Chevrolet Caprice	4 Dr.	68	Honda Accord	2 Dr.	119
	Chevrolet Celebrity	4 Dr.	74	Ford Thunderbird	Sp.	118
LOW VOLUME (Less than 1% of total exposure)	American Eagle 30	S.W.	54	Mitsubishi Starion	Sp.	311
	Dodge Diplomat	4 Dr.	56	Porsche 911 Coupe	Sp.	250
	Ford Crown Victoria	4 Dr.	61	Porsche 944 Coupe	Sp.	222
	Mercury Grand Marquis	4 Dr.	62	Datsun 280ZX	Sp.	215
	Pontiac Phoenix	4 Dr.	62	Renault Fuego	Sp.	203
	Pontiac Bonneville	S.W.	62			

P.V. = Passenger Van; S.W. = Station Wagon; Sp. = Sports or Specialty
*100 represents the average for all 1984 passenger vehicles ($143).

Motors. All of the low-volume vehicles with the lowest average loss payments per insured vehicle year were also domestic models.

Most of the 1983 models with the worst collision coverage results were imported. All five of the low-volume models listed had average loss payments per insured vehicle year that were more than double the average for all 1983 models combined. The Mitsubishi Starion, with losses more than three times the average for all vehicles, had the worst results.

Table 5 (page 14) presents detailed collision coverage results for all 1983 models with at least 1,000 insured vehicle years of exposure. The results displayed are the combined results for the first two years of the 1983 models and are presented by vehicle size group and body style subgroup.

The standardized results for all 1983 vehicles combined for both years of availability were 9.7 for claim frequency, $1,479 for average loss payment per claim, and $143 for average loss payment per insured vehicle year.

The results in Table 5 are very similar to those in Table 4 for the 1984 models; quite frequently vehicles with the best results are separated from those with the worst results within the same body style and car size group by a factor of two or more.

1982 Models During Their First Three Years

Table 3 summarizes the 1982 model year passenger vehicles with the best and worst collision coverage results during their first three years of availability. The vehicles listed were taken from the 221 individual 1982 vehicle series that had more than 1,000 insured vehicle years of exposure. As with 1983 models, all of the vehicles with the best experience were domestically produced and most of those with the worst results were imported models.

Except for the Ford Escort station wagon, the high-volume vehicles with the the lowest average loss payments per insured vehicle year were four-door models made by General Motors. The Pontiac Firebird and Chevrolet Camaro had the highest loss results among the high-volume vehicles. All five of the low-volume vehicles with the worst collision coverage loss results had average loss payments per insured vehicle year that were more than twice the average for all 1982 vehicles combined. Five other low-volume vehicles, the Chevrolet Corvette, two-door Audi 4000, BMW 733i, Volkswagen Scirocco, and BMW 320i, also had relative average loss payments per insured vehicle year over 200.

TABLE 3
Relative Average Loss Payments Per Insured Vehicle Year For 1982 Model Year Passenger Vehicles With the Best and Worst Collision Coverage Results*

	Best			Worst		
HIGH VOLUME (At least 1% of total exposure)	Oldsmobile Delta 88	4 Dr.	59	Pontiac Firebird	Sp.	155
	Ford Escort	S.W.	67	Chevrolet Camaro	Sp.	154
	Chevrolet Citation	4 Dr.	73	Toyota Celica	2 Dr.	130
	Chevrolet Cavalier	4 Dr.	77	Ford Mustang	2 Dr.	127
	Buick Skylark	4 Dr.	79	Toyota Corolla	2 Dr.	119
LOW VOLUME (Less than 1% of total exposure)	Chevrolet Impala	4 Dr.	59	Porsche 928 Coupe	Sp.	369
	Mercury Marquis	4 Dr.	60	Porsche 924 Coupe	Sp.	293
	Ford LTD	2 Dr.	60	Porsche 911 Coupe	Sp.	251
	Pontiac Bonneville	S.W.	60	Datsun 280ZX	Sp.	228
	Chevrolet Malibu	S.W.	63	Alfa Romeo Spider Veloce	Sp.	222

P.V. = Passenger Van; S.W. = Station Wagon; Sp. = Sports or Specialty
*100 represents the average for all 1984 passenger vehicles ($131).

Table 6 (page 22) presents detailed collision coverage results for all 1982 models with at least 1,000 insured vehicle years of exposure. The results displayed are the combined results for the first three years of the 1982 models.

For 1982 models, as well as 1983 models, the Porsche 911 Coupe had the highest average loss payment per claim, in excess of $4,000, and the Volkswagen Vanagon had the lowest, just over $800, which is a five-fold difference.

The standardized results for all 1982 vehicles combined for all three years of availability were 9.2 for claim frequency, $1,430 for average loss payment per claim, and $131 for average loss payment per insured vehicle year.

(Text continues on page 30.)

TABLE 4
Insurance Losses, Collision Coverages
1984 Models - Passenger Cars

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
ALL	ALL	1207976	100 = 10.0	100 = $1530	100 = $ 153
			SMALL CARS		
TWO-DOOR MODELS		174752	118	102	121
SUBARU	HATCHBACK	1679	109	80	87
MERCURY	LYNX	3710	100	88	87
TOYOTA	TERCEL	5227	113	85	95
HONDA	ACCORD	9847	104	98	102
RENAULT	ENCORE	6410	115	89	103
FORD	ESCORT	21942	108	97	105
CHEVROLET	CHEVETTE	12504	108	100	108
HONDA	CIVIC	14126	116	99	115
NISSAN	SENTRA	12218	121	95	115
PONTIAC	1000	2076	107	108	116
RENAULT	ALLIANCE	6413	125	93	117
MAZDA	GLC	2941	129	91	118
DODGE	COLT	3416	116	102	118
SAAB	900	2164	113	109	123
TOYOTA	CELICA	12546	119	106	126
CHRYSLER	LASER	7196	124	104	128
TOYOTA	COROLLA	4784	124	105	129
PLYMOUTH	TURISMO	6272	133	99	132
VOLKSWAGEN	RABBIT	5910	117	113	132
MAZDA	626	2895	129	103	133
DODGE	CHARGER	5466	118	114	135
PLYMOUTH	COLT	2660	126	109	137
NISSAN	PULSAR	5011	121	113	137
SUBARU	DL/GL	1641	142	100	142
DATSUN	200SX	3729	140	105	146
DODGE	DAYTONA	5606	140	113	158
MITSUBISHI	CORDIA	1823	144	130	187
VOLKSWAGEN	SCIROCCO	1545	149	136	202

(See footnotes on page 29)

TABLE 4 (cont'd)
Insurance Losses, Collision Coverages
1984 Models - Passenger Cars

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		SMALL CARS			
FOUR-DOOR MODELS		**142733**	**104**	**93**	**97**
PONTIAC	1000	1354	102	81	83
VOLKSWAGEN	RABBIT	3423	97	85	83
TOYOTA	TERCEL	2988	107	78	84
PLYMOUTH	HORIZON	9713	98	89	88
DODGE	OMNI	7593	93	95	88
TOYOTA	COROLLA	16518	106	84	89
HONDA	CIVIC	4656	105	88	92
HONDA	ACCORD	27391	103	90	92
CHEVROLET	CHEVETTE	10276	104	89	93
FORD	ESCORT	9553	97	96	93
NISSAN	STANZA	5699	90	105	95
NISSAN	SENTRA	6016	107	91	97
MERCURY	LYNX	1609	95	105	100
VOLKSWAGEN	JETTA	4167	92	110	101
RENAULT	ENCORE	2392	99	104	103
RENAULT	ALLIANCE	5992	108	97	105
SUBARU	DL/GL	3611	108	103	111
MAZDA	626	8668	120	93	111
DODGE	COLT	1583	125	92	114
PLYMOUTH	COLT	1245	111	103	114
MAZDA	GLC	3774	128	99	126
MITSUBISHI	TREDIA	1624	130	101	131
SAAB	900	1838	117	133	156
STATION WAGONS/PASSENGER VANS		**42465**	**96**	**89**	**86**
VOLKSWAGEN	VANAGON	2305	124	55	68
FORD	ESCORT	10068	75	91	68
TOYOTA	VAN WAGON	4751	125	64	79
MERCURY	LYNX	1459	98	81	79
TOYOTA	TERCEL 4WD	4710	86	97	83
TOYOTA	TERCEL	2755	91	95	87
HONDA	CIVIC	2786	77	116	89
NISSAN	SENTRA	4820	106	90	95
SUBARU	DL/GL	3322	103	96	99
SUBARU	DL/GL 4WD	5358	106	107	113

(See footnotes on page 29)

TABLE 4 (cont'd)
Insurance Losses, Collision Coverages
1984 Models - Passenger Cars

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		SMALL CARS			
SPORTS & SPECIALTY		**53184**	**123**	**133**	**164**
VOLKSWAGEN	RABBIT CONV.	1165	99	99	97
PONTIAC	FIERO	14219	134	87	117
ISUZU	IMPULSE	1756	126	101	127
FORD	EXP	2184	121	112	136
HONDA	PRELUDE	6668	122	122	148
CHEVROLET	CORVETTE	8918	81	194	157
MAZDA	RX-7	4787	154	113	173
NISSAN	300ZX 2+2	2356	115	173	199
NISSAN	300ZX	5740	130	181	236
PORSCHE	944 COUPE	2037	137	175	239
		MIDSIZE CARS			
TWO-DOOR MODELS		**139053**	**105**	**95**	**99**
OLDSMOBILE	OMEGA	1283	93	80	74
DODGE	600	1252	85	88	75
CHRYSLER	LE BARON	3180	88	86	76
CHEVROLET	CELEBRITY	3424	89	93	83
PLYMOUTH	RELIANT	1524	78	107	84
DODGE	ARIES	1171	88	102	89
OLDSMOBILE	CIERA	4862	90	100	91
BUICK	SKYLARK	2584	109	84	91
OLDSMOBILE	CUTLASS	34152	89	103	92
BUICK	CENTURY	1688	89	103	92
BUICK	REGAL	19096	107	87	93
FORD	TEMPO	14276	109	86	94
BUICK	SKYHAWK	8375	112	88	98
MERCURY	TOPAZ	3849	108	92	99
OLDSMOBILE	FIRENZA	1548	123	80	99
CHEVROLET	CAVALIER	15392	129	81	105
CHEVROLET	CITATION	1092	92	114	105
PONTIAC	2000	7161	120	90	108
FORD	MUSTANG	9436	116	130	151
MERCURY	CAPRI	1356	139	125	173

(See footnotes on page 29)

TABLE 4 (cont'd)
Insurance Losses, Collision Coverages
1984 Models - Passenger Cars

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		MIDSIZE CARS			
FOUR-DOOR MODELS		**266364**	**89**	**91**	**81**
DODGE	600	3363	72	85	61
CHRYSLER	LE BARON	4982	82	76	62
CHRYSLER	E CLASS	2710	75	84	63
OLDSMOBILE	CUTLASS	12026	71	93	65
PLYMOUTH	RELIANT	7651	83	82	67
PONTIAC	BONNEVILLE	7844	78	87	68
PONTIAC	6000	8839	91	79	72
MERCURY	MARQUIS	9109	78	93	72
FORD	LTD	10534	80	92	74
CHEVROLET	CELEBRITY	16234	80	94	75
TOYOTA	CAMRY	12215	88	86	75
OLDSMOBILE	CIERA	21210	80	94	75
OLDSMOBILE	OMEGA	3757	89	85	76
BUICK	REGAL	5724	88	86	76
FORD	TEMPO	31042	92	83	77
BUICK	SKYLARK	9095	89	87	77
BUICK	SKYHAWK	3564	92	84	77
OLDSMOBILE	FIRENZA	3451	88	89	78
CHEVROLET	CITATION	3308	77	104	79
MERCURY	TOPAZ	8946	96	86	82
BUICK	CENTURY	16792	86	98	84
DODGE	ARIES	5633	83	106	88
CHEVROLET	CAVALIER	17736	111	79	88
CHRYSLER	NEW YORKER	7887	90	98	88
PONTIAC	2000	5193	110	96	106
VOLVO	244	7827	95	118	111
NISSAN	MAXIMA	11011	108	107	115
PEUGEOT	505	1634	111	104	115
TOYOTA	CRESSIDA	4548	106	122	130
AUDI	4000	1470	123	128	158
STATION WAGONS/PASSENGER VANS		**52985**	**81**	**86**	**70**
OLDSMOBILE	FIRENZA	1610	79	61	48
OLDSMOBILE	CUTLASS	2659	72	84	60

(See footnotes on page 29)

TABLE 4 (cont'd)
Insurance Losses, Collision Coverages
1984 Models - Passenger Cars

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		MIDSIZE CARS			
STATION WAGONS/PASSENGER VANS (CONTD)					
BUICK	CENTURY	2168	71	85	60
CHEVROLET	CELEBRITY	5485	72	86	62
PONTIAC	6000	1433	77	80	62
CHEVROLET	CAVALIER	11374	94	71	67
DODGE	ARIES	2780	77	88	68
DODGE	COLT VISTA	1258	77	91	70
FORD	LTD	4794	76	94	72
BUICK	SKYHAWK	1108	97	75	73
PLYMOUTH	RELIANT	3242	79	94	74
VOLKSWAGEN	QUANTUM	1066	98	77	75
PONTIAC	2000	1514	84	94	78
VOLVO	245	4473	84	97	82
NISSAN	MAXIMA	1830	94	105	99
SPORTS & SPECIALTY		**123130**	**119**	**119**	**142**
CHRYSLER	LE BARON CONV.	1763	83	93	77
CADILLAC	CIMARRON	1951	98	95	93
PONTIAC	GRAND PRIX	8957	98	96	95
DODGE	600 CONV.	1088	88	111	98
MERCEDES	190E	1378	104	103	107
CHEVROLET	MONTE CARLO	17329	96	116	111
FORD	MUSTANG CONV.	1100	106	109	115
FORD	THUNDERBIRD	14222	105	112	118
MERCURY	COUGAR	11275	112	113	126
TOYOTA	CELICA SUPRA	3430	120	128	153
AUDI	5000	6507	116	135	157
CHEVROLET	CAMARO	22835	141	113	160
PONTIAC	FIREBIRD	12845	151	115	174
LINCOLN	MARK VII	1569	132	139	183
BMW	318I	10010	144	148	212

(See footnotes on page 29)

TABLE 4 (cont'd)
Insurance Losses, Collision Coverages
1984 Models - Passenger Cars

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		LARGE CARS			
TWO-DOOR MODELS		**21906**	**79**	**84**	**67**
CHEVROLET	CAPRICE	2056	85	59	50
MERCURY	GRAND MARQUIS	1688	62	93	58
BUICK	LE SABRE	4380	86	80	68
OLDSMOBILE	DELTA 88	9815	81	89	73
FOUR-DOOR MODELS		**104820**	**74**	**86**	**63**
MERCURY	GRAND MARQUIS	12051	65	88	57
CHEVROLET	CAPRICE	13702	77	74	57
FORD	CROWN VICTORIA	10816	61	99	60
OLDSMOBILE	DELTA 88	21320	73	83	60
PONTIAC	PARISIENNE	4166	73	86	62
OLDSMOBILE	NINETY EIGHT	10758	78	84	65
CHRYSLER	NEW YORKER 5TH AVE	7038	72	93	67
BUICK	LE SABRE	14427	81	88	71
BUICK	ELECTRA	6227	87	83	72
CHEVROLET	IMPALA	2979	84	109	91
STATION WAGONS/PASSENGER VANS		**30338**	**75**	**84**	**63**
PLYMOUTH	VOYAGER WAGON	6588	76	61	46
DODGE	CARAVAN WAGON	6998	68	76	51
CHEVROLET	CAPRICE	5982	71	88	62
MERCURY	GRAND MARQUIS	1461	82	87	71
FORD	CROWN VICTORIA	2301	77	112	86
OLDSMOBILE	CUSTOM CRUISER	3523	79	110	87
BUICK	ELECTRA	1443	114	89	102
SPORTS & SPECIALTY		**56248**	**88**	**115**	**102**
OLDSMOBILE	TORONADO	4684	88	86	75
CADILLAC	BROUGHAM 4D	4499	88	89	78
BUICK	RIVIERA	6644	86	110	94
CADILLAC	DE VILLE 4D	7887	87	110	95
CADILLAC	DE VILLE 2D	7052	92	110	101
CADILLAC	ELDORADO	8221	85	122	103

(See footnotes on page 29)

TABLE 4 (cont'd)
Insurance Losses, Collision Coverages
1984 Models - Passenger Cars

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		LARGE CARS			
SPORTS & SPECIALTY (CONTD)					
LINCOLN	TOWN CAR	5469	94	119	112
MERCEDES	300SD	1736	89	127	113
MERCEDES	300D	2331	88	144	127
CADILLAC	SEVILLE	3872	94	143	134

(See footnotes on page 29)

TABLE 5
Insurance Losses, Collision Coverages
1983 Models - Passenger Cars

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
ALL	ALL	3360078	100 = 9.7	100 = $1479	100 = $ 143
		SMALL CARS			
TWO-DOOR MODELS		**560187**	**117**	**99**	**116**
AMERICAN	EAGLE 50 LIFTBACK	3598	81	105	84
AMERICAN	SPIRIT LIFTBACK	2198	91	101	92
TOYOTA	TERCEL	33124	107	89	95
FORD	ESCORT	63999	100	96	96
CHEVROLET	CHEVETTE	30284	104	95	98
TOYOTA	STARLET	3719	108	91	98
MERCURY	LYNX	14341	101	100	102
SUBARU	HATCHBACK	5461	112	92	104
MAZDA	GLC	8899	110	95	104
NISSAN	STANZA	4621	102	103	105
RENAULT	ALLIANCE	24959	120	92	111
HONDA	CIVIC	35230	120	93	111
NISSAN	SENTRA	60146	113	99	112
TOYOTA	COROLLA	35968	124	94	116
HONDA	ACCORD	39113	128	92	119
DODGE	COLT	9623	122	102	124
PLYMOUTH	HORIZON	15828	125	100	125
PONTIAC	1000	5573	118	106	125
TOYOTA	CELICA	58709	121	104	126
SUBARU	HARDTOP	6301	123	105	129
RENAULT	LE CAR	2264	128	101	129
DODGE	OMNI	15556	127	104	132
VOLKSWAGEN	RABBIT	14355	118	112	133
PLYMOUTH	COLT	6990	132	101	133
SAAB	900	5448	115	125	144
SUBARU	HATCHBACK 4WD	2107	127	115	145
NISSAN	PULSAR	25771	127	115	145
VOLKSWAGEN	JETTA	1098	112	137	154
DATSUN	200SX	10835	141	110	156
MAZDA	626	6886	137	113	156
VOLKSWAGEN	SCIROCCO	2077	145	121	175
MITSUBISHI	CORDIA	4837	166	111	185

(See footnotes on page 29)

TABLE 5 (cont'd)
Insurance Losses, Collision Coverages
1983 Models - Passenger Cars

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		SMALL CARS			
FOUR-DOOR MODELS		**429860**	**109**	**93**	**101**
FORD	ESCORT	30149	90	95	85
TOYOTA	TERCEL	25220	96	91	87
PLYMOUTH	HORIZON	20581	99	91	90
CHEVROLET	CHEVETTE	34102	99	92	91
DODGE	OMNI	18797	99	94	93
MERCURY	LYNX	7554	95	100	95
PONTIAC	1000	4690	103	96	99
RENAULT	ALLIANCE	36293	108	93	100
NISSAN	SENTRA	24044	109	93	102
VOLKSWAGEN	JETTA	3358	104	98	103
HONDA	CIVIC	24336	117	88	103
ISUZU	T-CAR/I-MARK	3511	112	92	103
MAZDA	626	15314	112	94	105
TOYOTA	COROLLA	22828	118	90	105
VOLKSWAGEN	RABBIT	10792	98	108	105
NISSAN	STANZA	22618	101	105	106
HONDA	ACCORD	74104	124	87	108
SUBARU	DL/GL SEDAN	14350	119	94	112
NISSAN	PULSAR	4109	111	101	112
PLYMOUTH	COLT	4338	120	95	114
RENAULT	18I	1179	147	80	117
MITSUBISHI	TREDIA	5043	118	101	119
DODGE	COLT	5957	118	101	120
MAZDA	GLC	11559	119	101	120
SAAB	900	4820	111	119	132
STATION WAGONS/PASSENGER VANS		**144103**	**93**	**92**	**85**
MERCURY	LYNX	6514	75	88	65
VOLKSWAGEN	VANAGON	2855	118	56	66
TOYOTA	TERCEL 4WD	17321	80	91	73
FORD	ESCORT	32703	79	93	73
NISSAN	SENTRA	22193	92	92	85
TOYOTA	COROLLA	13155	99	87	86
MAZDA	GLC	1795	96	91	87
HONDA	CIVIC	14426	98	91	89

(See footnotes on page 29)

TABLE 5 (cont'd)
Insurance Losses, Collision Coverages
1983 Models - Passenger Cars

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		SMALL CARS			
STATION WAGONS/PASSENGER VANS (CONTD)					
SUBARU	DL/GL	15208	100	96	96
SUBARU	DL/GL 4WD	16994	123	98	120
SPORTS & SPECIALTY		**109992**	**137**	**130**	**178**
FORD	EXP	8449	119	99	118
VOLKSWAGEN	RABBIT CONV.	1536	119	103	123
MERCURY	LN7	1520	125	106	133
ISUZU	IMPULSE	2812	125	109	136
HONDA	PRELUDE	14284	136	106	144
MAZDA	RX-7	30631	146	112	163
MERCEDES	380SL COUPE	2966	107	165	176
DODGE	CHARGER	2763	150	129	194
DATSUN	280ZX 2+2	7042	137	146	199
RENAULT	FUEGO	5562	165	123	203
DATSUN	280ZX	18157	136	158	215
PORSCHE	944 COUPE	7501	135	165	222
PORSCHE	911 COUPE	2260	89	280	250
MITSUBISHI	STARION	2809	183	170	311
		MIDSIZE CARS			
TWO-DOOR MODELS		**365234**	**99**	**100**	**99**
CHEVROLET	CELEBRITY	7578	83	95	78
PONTIAC	PHOENIX	3209	91	90	82
BUICK	REGAL	65931	89	93	83
FORD	FUTURA	4309	84	101	85
BUICK	SKYLARK	9062	99	86	85
CHRYSLER	LE BARON	9284	89	99	88
PLYMOUTH	RELIANT	10035	90	98	89
OLDSMOBILE	CIERA	12151	90	98	89
DODGE	ARIES	8661	88	101	89

(See footnotes on page 29)

TABLE 5 (cont'd)
Insurance Losses, Collision Coverages
1983 Models - Passenger Cars

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		MIDSIZE CARS			
TWO-DOOR MODELS (CONTD)					
CHEVROLET	CITATION	7441	90	99	89
CHEVROLET	CAVALIER	31863	109	82	89
OLDSMOBILE	CUTLASS	83219	90	101	91
OLDSMOBILE	OMEGA	4651	98	93	91
OLDSMOBILE	FIRENZA	4800	110	86	95
DODGE	400	5660	95	101	96
BUICK	SKYHAWK	15430	113	89	100
PONTIAC	2000	13536	113	91	103
PONTIAC	6000	3025	106	104	110
BUICK	CENTURY	5114	110	101	111
MERCURY	CAPRI	7199	115	114	131
VOLVO	242	4067	125	116	145
FORD	MUSTANG	34995	112	132	148
DODGE	CHALLENGER	6729	129	118	152
AUDI	4000	1084	165	92	153
PLYMOUTH	SAPPORO	5138	135	116	157
FOUR-DOOR MODELS		**636109**	**89**	**94**	**84**
PONTIAC	PHOENIX	3599	80	77	62
PONTIAC	BONNEVILLE	26474	76	84	64
AMERICAN	CONCORD	3006	79	83	65
OLDSMOBILE	CUTLASS	29950	79	86	68
BUICK	REGAL	22068	82	85	70
OLDSMOBILE	OMEGA	13280	85	82	70
TOYOTA	CAMRY	17049	82	88	72
OLDSMOBILE	FIRENZA	6281	84	87	73
CHEVROLET	CITATION	16749	78	94	73
CHRYSLER	NEW YORKER	14401	75	97	73
CHEVROLET	CELEBRITY	38117	83	90	74
CHEVROLET	CAVALIER	35533	94	81	76
FORD	FUTURA	16136	85	90	76
DODGE	400	4368	89	87	77
CHEVROLET	MALIBU	15116	84	92	77
DODGE	ARIES	18812	82	95	77
PLYMOUTH	RELIANT	21271	83	95	79

(See footnotes on page 29)

TABLE 5 (cont'd)
Insurance Losses, Collision Coverages
1983 Models - Passenger Cars

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		MIDSIZE CARS			
FOUR-DOOR MODELS (CONTD)					
CHRYSLER	LE BARON	13796	82	96	79
PONTIAC	2000	11295	102	78	80
CHRYSLER	E CLASS	16473	82	98	80
MERCURY	ZEPHYR	3805	87	92	80
FORD	LTD	33197	80	103	82
MERCURY	MARQUIS	14873	83	99	83
OLDSMOBILE	CIERA	51174	87	95	83
BUICK	SKYLARK	25797	96	87	83
PONTIAC	6000	22788	96	87	83
AMERICAN	EAGLE 30	1764	85	99	84
DODGE	600	14799	85	102	86
BUICK	SKYHAWK	8303	94	94	88
BUICK	CENTURY	39058	98	93	91
NISSAN	MAXIMA	27900	108	106	115
TOYOTA	CRESSIDA	17754	105	111	117
VOLVO	244	20613	109	117	128
VOLKSWAGEN	QUANTUM	2408	114	122	139
PEUGEOT	505	4731	123	119	147
AUDI	4000	3373	142	107	152
STATION WAGONS/PASSENGER VANS		**155998**	**81**	**91**	**73**
AMERICAN	EAGLE 30	8780	68	79	54
PONTIAC	BONNEVILLE	5892	77	80	62
AMERICAN	CONCORD	1502	70	90	63
OLDSMOBILE	FIRENZA	5547	82	80	65
PLYMOUTH	RELIANT	13316	74	90	67
DODGE	ARIES	12415	82	84	69
CHEVROLET	MALIBU	16510	77	89	69
FORD	LTD	14611	73	96	70
CHEVROLET	CAVALIER	25912	84	85	71
OLDSMOBILE	CUTLASS	8662	81	89	72
BUICK	SKYHAWK	4881	82	88	72
BUICK	REGAL	6192	90	85	76

(See footnotes on page 29)

TABLE 5 (cont'd)
Insurance Losses, Collision Coverages
1983 Models - Passenger Cars

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		MIDSIZE CARS			
STATION WAGONS/PASSENGER VANS (CONTD)					
PONTIAC	2000	4101	86	92	79
MERCURY	MARQUIS	4029	75	117	87
CHRYSLER	LE BARON	4744	80	114	91
TOYOTA	CRESSIDA	1651	95	100	95
VOLVO	245	11683	98	99	97
NISSAN	MAXIMA	4610	97	112	109
SPORTS & SPECIALTY		**309151**	**117**	**111**	**131**
PONTIAC	GRAND PRIX	38127	100	95	95
CADILLAC	CIMARRON	8588	104	94	98
CHEVROLET	MONTE CARLO	38301	97	103	100
FORD	MUSTANG CONV.	7693	95	107	101
CHRYSLER	LE BARON CONV.	3960	96	114	110
MERCURY	COUGAR XR-7	25155	110	106	117
FORD	THUNDERBIRD	41672	113	104	118
LINCOLN	CONTINENTAL	4732	79	149	118
DODGE	400 CONV.	2106	101	119	120
VOLVO	760	3453	128	111	143
CHEVROLET	CAMARO	61372	137	111	153
TOYOTA	CELICA SUPRA	12369	123	130	160
PONTIAC	FIREBIRD	28102	151	108	164
AUDI	5000	11768	128	131	168
BMW	528E	4021	116	149	173
BMW	320I	13594	123	148	182
		LARGE CARS			
TWO-DOOR MODELS		**64897**	**77**	**90**	**70**
MERCURY	GRAND MARQUIS	5451	67	97	65
BUICK	LE SABRE	14463	75	87	65
FORD	CROWN VICTORIA	5607	74	91	67
OLDSMOBILE	DELTA 88	28308	81	88	71
BUICK	ELECTRA	4151	78	96	75
OLDSMOBILE	NINETY EIGHT	6917	77	99	76

(See footnotes on page 29)

TABLE 5 (cont'd)
Insurance Losses, Collision Coverages
1983 Models - Passenger Cars

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		LARGE CARS			
FOUR-DOOR MODELS		**327097**	**75**	**89**	**66**
DODGE	DIPLOMAT	3277	74	77	56
BUICK	LE SABRE	40643	71	86	61
FORD	CROWN VICTORIA	25648	65	94	61
MERCURY	GRAND MARQUIS	30332	70	90	62
OLDSMOBILE	DELTA 88	58545	75	84	63
OLDSMOBILE	NINETY EIGHT	40973	75	88	66
CHEVROLET	CAPRICE	48758	81	85	68
BUICK	ELECTRA	26771	75	92	69
CHEVROLET	IMPALA	10075	91	76	70
CHRYSLER	NEW YORKER 5TH AVE	39181	74	103	76
PLYMOUTH	GRAN FURY	2893	76	102	77
STATION WAGONS/PASSENGER VANS		**46524**	**90**	**88**	**79**
CHEVROLET	CAPRICE	19584	87	80	70
OLDSMOBILE	CUSTOM CRUISER	9838	90	90	81
MERCURY	GRAND MARQUIS	4365	90	91	82
BUICK	LE SABRE	3411	85	106	89
FORD	CROWN VICTORIA	5968	91	100	90
BUICK	ELECTRA	3198	110	88	96
SPORTS & SPECIALTY		**210926**	**91**	**115**	**105**
BUICK	RIVIERA	20207	84	98	82
OLDSMOBILE	TORONADO	15432	87	107	94
CADILLAC	DE VILLE 4D	28533	90	105	94
CADILLAC	BROUGHAM 4D	13156	90	106	95
CHRYSLER	CORDOBA	6878	90	109	98
CADILLAC	DE VILLE 2D	29403	94	104	98
CADILLAC	BROUGHAM 2D	2438	85	116	98
LINCOLN	TOWN CAR	14467	96	104	100
MERCEDES	240D	6159	84	124	104

(See footnotes on page 29)

TABLE 5 (cont'd)
Insurance Losses, Collision Coverages
1983 Models - Passenger Cars

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		LARGE CARS			
SPORTS & SPECIALTY (CONTD)					
DODGE	MIRADA	2506	91	115	104
LINCOLN	MARK VI 2D	4256	92	121	111
CADILLAC	ELDORADO	26832	88	132	115
LINCOLN	MARK VI 4D	5351	100	115	116
CADILLAC	SEVILLE	10490	95	124	118
MERCEDES	300D	8952	95	125	119
MERCEDES	300SD	7066	101	153	154
BMW	733I	1476	98	163	159
JAGUAR	XJ6	3351	120	157	189

(See footnotes on page 29)

TABLE 6
Insurance Losses, Collision Coverages
1982 Models - Passenger Cars

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
ALL	ALL	5689367	100 = 9.2	100 = $1430	100 = $ 131
		SMALL CARS			
TWO-DOOR MODELS		**1077505**	**112**	**100**	**112**
AMERICAN	EAGLE 50 LIFTBACK	8919	85	103	87
AMERICAN	SPIRIT LIFTBACK	11733	95	92	87
FORD	ESCORT	120374	95	94	90
MAZDA	GLC	23882	102	88	90
CHEVROLET	CHEVETTE	60423	98	97	94
VOLKSWAGEN	RABBIT	30198	92	103	95
MERCURY	LYNX	34393	97	99	96
HONDA	CIVIC	55549	106	92	98
TOYOTA	STARLET	18013	103	96	100
HONDA	ACCORD	73180	103	99	102
PONTIAC	T1000	14714	102	100	103
SUBARU	STANDARD	14163	109	95	104
NISSAN	SENTRA	40914	106	100	106
NISSAN	STANZA	17441	97	110	107
VOLKSWAGEN	JETTA	4120	96	112	108
PLYMOUTH	HORIZON	31877	115	98	112
DODGE	COLT	16349	113	100	112
PLYMOUTH	CHAMP	16309	112	101	113
SUBARU	DL	14903	124	93	116
DATSUN	210	40269	120	97	116
TOYOTA	COROLLA TERCEL	70863	119	98	116
DODGE	OMNI	31352	116	101	117
DATSUN	310	30299	117	101	118
TOYOTA	COROLLA	84516	127	93	119
RENAULT	LE CAR	10875	116	103	119
MAZDA	626	21443	129	97	125
TOYOTA	CELICA	95137	123	106	130
DATSUN	200SX	51418	136	110	150
SUBARU	STANDARD 4WD	4649	135	116	157
RENAULT	FUEGO	7250	144	113	163
SAAB	900	6794	128	141	181
VOLKSWAGEN	SCIROCCO	13178	160	127	204

(See footnotes on page 29)

TABLE 6 (cont'd)
Insurance Losses, Collision Coverages
1982 Models - Passenger Cars

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		SMALL CARS			
FOUR-DOOR MODELS		**744741**	**100**	**95**	**95**
DODGE	OMNI	22700	88	88	78
VOLKSWAGEN	RABBIT	41407	86	95	81
FORD	ESCORT	88009	86	96	82
PLYMOUTH	HORIZON	27059	89	95	85
CHEVROLET	CHEVETTE	94592	96	92	89
MERCURY	LYNX	23996	92	97	90
HONDA	ACCORD	83894	97	97	94
MAZDA	GLC	22838	107	89	96
DATSUN	310	9236	104	93	97
TOYOTA	COROLLA TERCEL	44108	113	87	98
MAZDA	626	40010	113	89	100
HONDA	CIVIC	41205	112	90	100
NISSAN	SENTRA	18617	104	97	101
PONTIAC	T1000	15604	101	100	101
TOYOTA	COROLLA	36898	117	88	103
ISUZU	T-CAR/I-MARK	12472	107	98	105
RENAULT	LE CAR	5532	109	97	106
VOLKSWAGEN	JETTA	15115	95	111	106
PLYMOUTH	CHAMP	8533	104	102	106
NISSAN	STANZA	37118	95	112	106
SUBARU	DL	24110	113	95	107
DODGE	COLT	8795	106	101	107
TOYOTA	COROLLA	5449	110	107	118
DATSUN	210	10399	126	100	125
SAAB	900	5801	122	141	171
STATION WAGONS/PASSENGER VANS		**246823**	**93**	**91**	**85**
FORD	ESCORT	64832	74	90	67
VOLKSWAGEN	VANAGON	10178	119	56	67
MERCURY	LYNX	14745	74	94	70
MAZDA	GLC	4616	87	88	77
NISSAN	SENTRA	16472	86	91	78
TOYOTA	COROLLA	28839	94	88	82
HONDA	CIVIC	25006	94	89	84
SUBARU	DL	36144	97	93	90

(See footnotes on page 29)

TABLE 6 (cont'd)
Insurance Losses, Collision Coverages
1982 Models - Passenger Cars

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		SMALL CARS			
STATION WAGONS/PASSENGER VANS (CONTD)					
DATSUN	210	16187	105	96	101
SUBARU	DL 4WD	28564	129	100	129
SPORTS & SPECIALTY		**280953**	**124**	**125**	**154**
FORD	EXP	79205	109	105	114
MERCURY	LN7	24873	107	106	114
VOLKSWAGEN	RABBIT CONV.	8106	126	96	120
FIAT	SPIDER 2000	2792	146	94	138
HONDA	PRELUDE	36769	133	104	138
MAZDA	RX-7	48404	149	108	161
MERCEDES	380SL COUPE	4471	84	192	161
DATSUN	280ZX 2+2	14976	133	149	198
CHEVROLET	CORVETTE	17221	103	203	210
ALFA ROMEO	SPIDER VELOCE	1029	179	124	222
DATSUN	280ZX	33474	138	165	228
PORSCHE	911 COUPE	3305	90	280	251
PORSCHE	924 COUPE	2579	166	177	293
PORSCHE	928 COUPE	1395	148	249	369
		MIDSIZE CARS			
TWO-DOOR MODELS		**754209**	**99**	**99**	**98**
OLDSMOBILE	OMEGA	15307	89	86	76
DODGE	ARIES	16523	87	89	77
AMERICAN	CONCORD	3917	90	90	81
FORD	GRANADA	7340	84	97	81
DODGE	400	15046	88	93	82
CHEVROLET	CITATION	24163	92	89	82
PLYMOUTH	RELIANT	20679	91	90	82
PONTIAC	PHOENIX	11025	92	91	84
BUICK	REGAL	105960	94	92	87

(See footnotes on page 29)

TABLE 6 (cont'd)
Insurance Losses, Collision Coverages
1982 Models - Passenger Cars

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		MIDSIZE CARS			
TWO-DOOR MODELS (CONTD)					
AMERICAN	EAGLE 30	1673	81	107	87
FORD	FUTURA	17709	89	98	87
BUICK	SKYLARK	24772	95	92	87
MERCURY	COUGAR	3026	98	90	88
CHRYSLER	LE BARON	21924	87	101	88
CHEVROLET	CAVALIER	57620	102	86	88
OLDSMOBILE	FIRENZA	10271	103	86	89
PONTIAC	6000	9507	103	89	91
BUICK	SKYHAWK	18748	107	85	91
CHEVROLET	CELEBRITY	14024	94	98	92
OLDSMOBILE	CUTLASS	129138	94	99	93
OLDSMOBILE	CIERA	20362	97	96	93
PONTIAC	J2000	38501	108	89	96
BUICK	CENTURY	13986	95	105	99
MERCURY	ZEPHYR	4029	111	92	103
FORD	MUSTANG	88446	106	119	127
MERCURY	CAPRI	21143	110	116	127
PLYMOUTH	SAPPORO	10943	123	108	133
VOLVO	242	9577	111	129	143
VOLKSWAGEN	QUANTUM	1763	130	114	148
DODGE	CHALLENGER	11618	126	117	148
AUDI	4000	5470	178	115	205
FOUR-DOOR MODELS		**1000358**	**92**	**94**	**86**
CHEVROLET	MALIBU	31147	79	89	70
OLDSMOBILE	CUTLASS	55898	84	85	71
AMERICAN	EAGLE 30	2955	74	99	73
CHEVROLET	CITATION	62367	83	88	73
PONTIAC	BONNEVILLE	41797	84	91	76
CHEVROLET	CAVALIER	58054	94	81	77
OLDSMOBILE	OMEGA	32636	90	86	78
PLYMOUTH	RELIANT	40095	85	93	79

(See footnotes on page 29)

TABLE 6 (cont'd)
Insurance Losses, Collision Coverages
1982 Models - Passenger Cars

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		MIDSIZE CARS			
FOUR-DOOR MODELS (CONTD)					
BUICK	SKYLARK	62095	90	88	79
FORD	FUTURA	45439	87	94	82
OLDSMOBILE	FIRENZA	10660	98	84	82
CHEVROLET	CELEBRITY	48932	91	90	82
BUICK	SKYHAWK	15797	94	88	82
BUICK	REGAL	46725	92	90	83
DODGE	ARIES	33601	90	93	83
DODGE	400	4721	89	94	84
PONTIAC	J2000	32564	97	87	85
CHRYSLER	LE BARON	33461	84	101	85
MERCURY	COUGAR	15786	90	94	85
FORD	GRANADA	30314	88	97	85
MERCURY	ZEPHYR	13648	87	99	86
AMERICAN	CONCORD	11527	87	99	86
BUICK	CENTURY	56298	94	93	87
PONTIAC	PHOENIX	15649	96	92	88
OLDSMOBILE	CIERA	50387	88	103	90
PONTIAC	6000	31460	103	89	91
VOLVO	244	33703	98	121	119
DATSUN	810	33336	113	111	125
TOYOTA	CRESSIDA	27288	122	103	125
VOLKSWAGEN	QUANTUM	1719	134	105	141
PEUGEOT	505	7096	113	126	141
AUDI	4000	13205	134	109	147
STATION WAGONS/PASSENGER VANS		**250452**	**81**	**92**	**75**
PONTIAC	BONNEVILLE	11203	73	82	60
CHEVROLET	MALIBU	23796	72	87	63
AMERICAN	EAGLE 30	13756	73	93	67
CHEVROLET	CAVALIER	33894	85	79	68
AMERICAN	CONCORD	6096	71	98	70
PLYMOUTH	RELIANT	27448	79	91	72
FORD	GRANADA	28127	76	97	73

(See footnotes on page 29)

TABLE 6 (cont'd)
Insurance Losses, Collision Coverages
1982 Models - Passenger Cars

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		MIDSIZE CARS			
STATION WAGONS/PASSENGER VANS (CONTD)					
DODGE	ARIES	23467	78	95	74
PONTIAC	J2000	12224	86	87	75
BUICK	REGAL	10382	93	85	79
OLDSMOBILE	CUTLASS	13934	93	87	80
MERCURY	COUGAR	8490	76	108	82
CHRYSLER	LE BARON	5943	78	105	82
DATSUN	810	9628	94	99	93
VOLVO	245	17778	87	112	97
VOLKSWAGEN	QUANTUM	1266	132	83	109
TOYOTA	CRESSIDA	3021	112	109	122
SPORTS & SPECIALTY		**481637**	**119**	**110**	**132**
CHRYSLER	LE BARON CONV.	8412	91	99	90
MERCURY	COUGAR XR-7	11101	96	96	92
FORD	THUNDERBIRD	32164	95	97	92
PONTIAC	GRAND PRIX	60574	99	93	93
CADILLAC	CIMARRON	21515	104	92	95
CHEVROLET	MONTE CARLO	63343	97	98	96
DODGE	400 CONV.	3389	101	107	108
LINCOLN	CONTINENTAL	11265	85	142	120
MERCEDES	300CD	1331	105	143	150
CHEVROLET	CAMARO	128225	138	112	154
PONTIAC	FIREBIRD	75987	145	107	155
VOLVO	264	2038	136	114	155
TOYOTA	CELICA SUPRA	26011	129	129	167
AUDI	5000	10780	141	130	184
BMW	528E	5938	118	160	190
BMW	320I	18099	127	159	203
		LARGE CARS			
TWO-DOOR MODELS		**93490**	**79**	**90**	**71**
FORD	LTD	9543	72	84	60
BUICK	LE SABRE	17267	74	86	64

(See footnotes on page 29)

TABLE 6 (cont'd)
Insurance Losses, Collision Coverages
1982 Models - Passenger Cars

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		LARGE CARS			
TWO-DOOR MODELS (CONTD)					
MERCURY	MARQUIS	6746	70	96	67
OLDSMOBILE	NINETY EIGHT	9656	79	93	73
CHEVROLET	CAPRICE	9250	81	91	74
BUICK	ELECTRA	6476	84	89	75
OLDSMOBILE	DELTA 88	34551	84	91	77
FOUR-DOOR MODELS		**407732**	**76**	**88**	**66**
OLDSMOBILE	DELTA 88	76380	75	79	59
CHEVROLET	IMPALA	17076	80	74	59
MERCURY	MARQUIS	37959	67	90	60
CHEVROLET	CAPRICE	55614	79	80	64
BUICK	LE SABRE	47193	75	86	65
FORD	LTD	42675	70	96	67
OLDSMOBILE	NINETY EIGHT	48869	77	90	70
BUICK	ELECTRA	31894	76	92	70
DODGE	DIPLOMAT	6355	81	91	73
PLYMOUTH	GRAN FURY	3269	82	96	78
CHRYSLER	NEW YORKER	40449	82	104	85
STATION WAGONS/PASSENGER VANS		**64747**	**89**	**89**	**78**
MERCURY	MARQUIS	5785	79	88	70
BUICK	LE SABRE	4275	86	82	70
CHEVROLET	IMPALA	7429	89	80	71
CHEVROLET	CAPRICE	17833	87	87	75
FORD	LTD	11061	86	91	78
OLDSMOBILE	CUSTOM CRUISER	12720	96	91	87
BUICK	ELECTRA	4767	94	95	89
SPORTS & SPECIALTY		**286719**	**95**	**112**	**106**
CHRYSLER	CORDOBA	11715	90	96	86
OLDSMOBILE	TORONADO	21950	90	100	89

(See footnotes on page 29)

TABLE 6 (cont'd)
Insurance Losses, Collision Coverages
1982 Models - Passenger Cars

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		LARGE CARS			
SPORTS & SPECIALTY (CONTD)					
BUICK	RIVIERA	29849	86	107	92
LINCOLN	MARK VI 2D	6729	103	95	98
CADILLAC	DE VILLE 2D	36035	96	102	98
CADILLAC	DE VILLE 4D	35587	97	104	101
CADILLAC	BROUGHAM 2D	3934	102	99	101
MERCEDES	240D	12269	90	113	102
LINCOLN	TOWN CAR	19434	99	104	103
LINCOLN	MARK VI 4D	7866	104	101	104
DODGE	MIRADA	5061	96	111	107
CADILLAC	BROUGHAM 4D	17654	100	108	107
MERCEDES	300TD	1684	114	99	113
CADILLAC	ELDORADO	34198	91	124	113
MERCEDES	300D	10749	84	136	114
CADILLAC	SEVILLE	10495	100	121	122
MERCEDES	300SD	10359	101	173	175
JAGUAR	XJ6	4063	114	175	199
BMW	733I	1987	117	174	205

Footnotes for Tables 4, 5, and 6:

Results are standardized to the distribution:

Deductible	Youthful Operator	No Youthful Operator
< $150	5%	50%
≥ $150	5%	40%

Series are ranked within group & subgroup by ascending average loss payment per insured vehicle year. Series with less than 1,000 insured vehicle years of exposure are not summarized.

Vans, Pickups, and Utility Vehicles

This section presents the results for 1982, 1983, and 1984 model year vans, pickups, and utility vehicles. The results included in this report are for vehicles that were insured as private passenger vehicles under noncommercial collision coverages.

The results for the 1984 model vans, pickups, and utility vehicles were based on a total exposure of over 300,000 insured vehicle years, those for 1983 models on over 700,000 insured vehicle years, and those for 1982 models on over one million insured vehicle years. Results for individual vehicle series with less than 1,000 insured vehicles years of exposure are not given.

The results for the pickups were divided into two groups: small pickups and standard pickups. Small pickups are defined as those with curb weight of less than 3,000 pounds. The utility vehicles were divided into three groups, based on wheelbase: small utility vehicles with wheelbases less than 100 inches, intermediate utility vehicles with wheelbases in the range of 100-120 inches, and large utility vehicles with wheelbases exceeding 120 inches.

Figure 1 presents relative average loss payments per insured vehicle year for 1982, 1983, and 1984 model year vans, pickups, and utility vehicles. These results are presented in relative terms with the value 100 corresponding to the result for *all passenger vehicles* combined for each model year. Thus, the value 57 for the 1984 model year vans indicates an average loss payment per insured vehicle year that was 57 percent of the $153 for all 1984 passenger vehicles.

Vans had the lowest average loss payments per insured vehicle year, and small pickups and small utility vehicles had the highest. The only group with loss results exceeding those for all passenger vehicles was the 1984 small utility vehicle group. The Ford Bronco II and Jeep CJ-7 accounted for nearly all of the exposure in that group.

Exposure for utility vehicles, especially the small and intermediate sizes, has grown considerably during recent years. For 1982 models, utility vehicles represented only slightly more than one percent of the total model year exposure. By the 1984 model year, their share of exposure had grown to more than five percent. Pickup trucks account for approximately 12 percent of each model year's exposure and vans for between two and three percent.

The following tables present detailed collision coverage results for all 1982, 1983, and 1984 model year vans, pickups, and utility vehicles with at least 1,000 insured vehicle years of exposure. The values displayed are total exposure in insured vehicle years and relative values for claim frequency, average loss payment per claim, and average loss payment per insured vehicle year. The relative numbers are based on the value 100, which corresponds to the result for *all passenger vehicles* combined in each loss category for each model year.

1984 Models During Their First Year

Table 7 (page 33) presents detailed collision coverage results for 1984 model year vans, pickups, and utility vehicles during their first year.

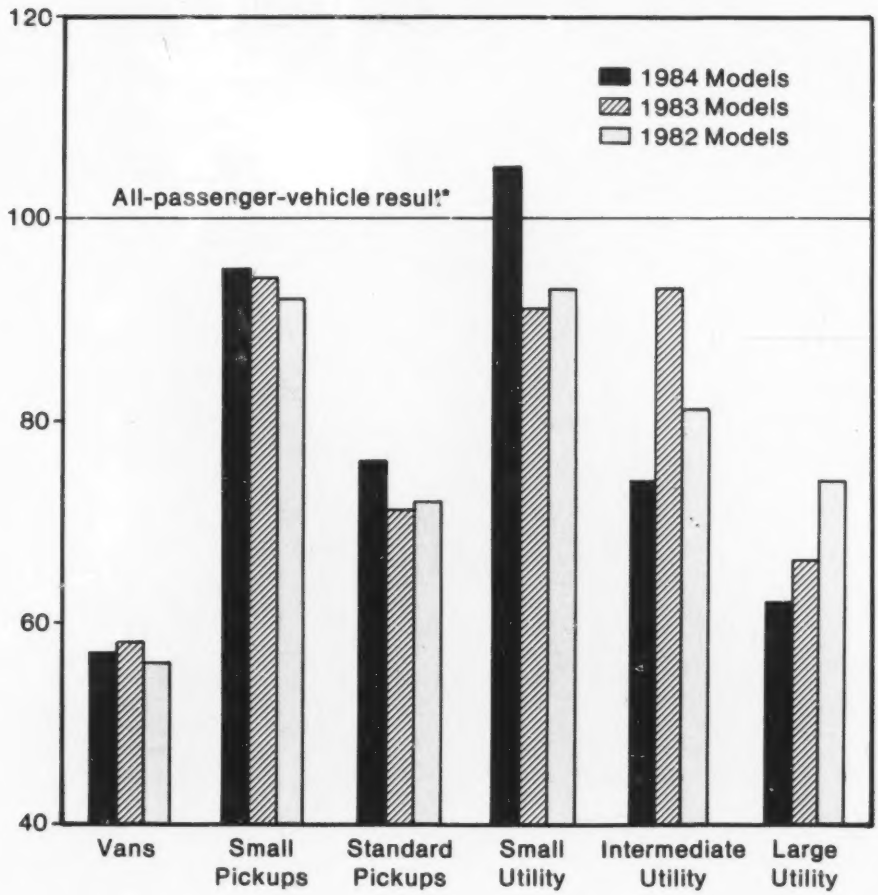
The Ford E-150 Club Wagon had the lowest relative average loss payment per insured vehicle year, about one-third the result for all 1984 passenger vehicles. The Toyota pickup trucks had the highest average loss payments per insured vehicle year. Of the vehicles reported, the Toyota "Xtracab" pickup had the highest collision claim frequency and its four wheel drive model had the highest average loss payment per claim.

1983 Models During Their First Two Years

Table 8 (page 35) presents detailed collision coverage results for 1983 model year vans, pickups, and utility vehicles. The results displayed are the combined results for the first two years of the 1983 models.

Table 8 shows that all vans had lower claim frequencies and average loss payments per claim than the all-passenger-vehicle result. The small pickups and standard pickups together had average loss payments per claim approximately equal to that for passenger vehicles, but standard pickups had substantially lower collision claim frequencies than small pickups. For utility vehicles, sharply decreasing average loss payments per claim with increasing vehicle size resulted in significantly lower average loss payments per insured vehicle year for the larger utility vehicles.

FIGURE 1
Collision Coverages
Relative Average Loss Payments Per Insured Vehicle Year
1984 Model Year Vans, Pickups, and Utility Vehicles



*All-passenger-vehicle results = $153 for 1984, $143 for 1983, $131 for 1982.

The Ford E-150 Club Wagon (44) again had the lowest average loss payment per insured vehicle year and the Subaru Brat pickup (161) had the highest. The Jeep CJ-5 had the highest average loss payment per claim and the Subaru Brat the highest claim frequency.

1982 Models During Their First Three Years

Table 9 (page 37) presents detailed collision coverage results for 1982 model year vans, pickups, and utility vehicles. The results displayed are the combined results for the first three years of the 1982 models.

As with the 1983 and 1984 models, vans had the best results and small pickups and small utility vehicles the worst. Low claim frequencies and high average loss payments per claim again characterized standard-size pickups and small and intermediate utility vehicles.

The Ford E-250 Club Wagon had the lowest average loss payment per insured vehicle year, and the Subaru Brat had the highest, as well as the highest claim frequency. The Jeep CJ-5 had the highest average loss payment per claim.

TABLE 7
Insurance Losses, Collision Coverages
1984 Models - Vans, Pickups, and Utility Vehicles

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		VANS			
ALL VANS		**35825**	**84**	**68**	**57**
FORD	E-150 CLUB WAGON (1/2-3/4T)	1780	71	47	34
FORD	E-150 ECONOLINE (1/2-3/4T)	10145	82	61	50
CHEVROLET	G20 SPORTVAN (3/4T)	1915	72	71	51
CHEVROLET	G10 CHEVYVAN (1/2T)	1724	81	65	53
DODGE	B150 (1/2T)	3943	79	70	55
CHEVROLET	G20 CHEVYVAN (3/4T)	6981	91	65	59
GMC	G2500 VANDURA (3/4T)	1985	101	62	63
DODGE	B250 (3/4T)	5511	85	77	65
		PICKUPS			
SMALL PICKUPS		**99777**	**96**	**99**	**95**
GMC	S15	3280	81	80	65
MAZDA	LONG BED	3275	90	78	70
ISUZU	STANDARD BED	1206	103	70	73
CHEVROLET	S10	16492	79	93	74
MAZDA	STANDARD BED	9437	100	76	76
ISUZU	LONG BED	1366	92	85	78
DODGE	D-50	3800	87	102	89
FORD	RANGER	21173	85	111	94
DATSUN	KING CAB	9622	104	94	97
TOYOTA	XTRA CAB	3148	122	84	102
DATSUN	STANDARD BED	10006	108	95	103
DATSUN	STRETCH	1830	103	114	117
TOYOTA	STANDARD BED	6011	117	118	138
TOYOTA	LONG BED	6241	115	120	138

(See footnotes on page 39)

TABLE 7 (cont'd)
Insurance Losses, Collision Coverages
1984 Models - Vans, Pickups, and Utility Vehicles

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		PICKUPS			
STANDARD PICKUPS		**86907**	**73**	**104**	**76**
FORD	F-150 (1/2-3/4T)	29736	65	94	61
CHEVROLET	C20/K20 (3/4T)	4841	66	98	65
GMC	C2500/K2500 (3/4T)	1468	65	104	68
CHEVROLET	EL CAMINO	2119	72	94	68
CHEVROLET	C10/K10 (1/2T)	21292	73	105	77
FORD	F-250 (3/4T)	8816	73	109	79
GMC	C1500/K1500 (1/2T)	5749	78	107	83
DODGE	D250/W250 (3/4T)	1218	92	97	90
DODGE	D150/W150 (1/2T)	3338	86	108	93
TOYOTA	XTRA CAB 4X4	2832	117	140	164
		UTILITY VEHICLES			
SMALL UTILITY VEHICLES		**31137**	**82**	**129**	**105**
JEEP	CJ-7	4616	76	135	103
FORD	BRONCO II	26132	83	129	107
INTERMEDIATE UTILITY VEHICLES		**45480**	**74**	**100**	**74**
CHEVROLET	K10 BLAZER (1/2T)	4095	69	90	63
GMC	S15 JIMMY	3618	73	89	66
JEEP	WAGONEER	2301	79	90	71
JEEP	CHEROKEE	6573	69	104	71
CHEVROLET	S10 BLAZER	17339	77	99	76
JEEP	GRAND WAGONEER	1718	79	98	77
DODGE	AD150/AW150 (1/2T)	3326	73	110	80
FORD	BRONCO	5433	77	109	84
LARGE UTILITY VEHICLES		**5197**	**82**	**75**	**62**
CHEVROLET	C10/K10 SUBURBAN (1/2T)	2993	82	70	58

(See footnotes on page 39)

TABLE 8
Insurance Losses, Collision Coverages
1983 Models - Vans, Pickups, and Utility Vehicles

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		VANS			
ALL VANS		121571	80	72	58
FORD	E-150 CLUB WAGON (1/2-3/4T)	6166	66	67	44
GMC	G2500 RALLY WAGON (3/4T)	1431	76	64	49
FORD	E-150 ECONOLINE (1/2-3/4T)	27450	80	65	52
FORD	E-100 ECONOLINE (1/2T)	4942	86	65	56
GMC	G2500 VANDURA (3/4T)	9103	85	67	57
CHEVROLET	G20 SPORTVAN (3/4T)	6628	76	77	58
CHEVROLET	G10 CHEVYVAN (1/2T)	5354	82	72	59
CHEVROLET	G20 CHEVYVAN (3/4T)	25932	84	71	59
DODGE	B150 (1/2T)	15249	78	85	67
DODGE	B250 (3/4T)	14820	81	83	67
		PICKUPS			
SMALL PICKUPS		280296	91	102	94
MAZDA	LONG BED	8617	92	82	75
ISUZU	LONG BED	1984	95	79	75
MAZDA	STANDARD BED	14196	96	80	77
GMC	S15	10652	79	100	79
CHEVROLET	S10	56876	81	100	81
JEEP	SCRAMBLER	1681	59	139	82
DODGE	D-50	7490	97	90	87
ISUZU	STANDARD BED	2720	101	87	87
FORD	RANGER	88369	82	107	88
DODGE	RAMPAGE	2706	97	91	89
DATSUN	KING CAB	14140	106	92	98
DATSUN	STANDARD BED	12527	111	98	108
MITSUBISHI	PICKUP	2675	116	95	110
TOYOTA	LONG BED	27165	109	106	115
TOYOTA	LONG BED (3/4T)	1573	101	119	120
TOYOTA	STANDARD BED	22904	107	119	127
DATSUN	STRETCH	1347	111	117	130
SUBARU	BRAT	1512	137	118	161

(See footnotes on page 39)

TABLE 8 (cont'd)
Insurance Losses, Collision Coverages
1983 Models - Vans, Pickups, and Utility Vehicles

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		PICKUPS			
STANDARD PICKUPS		**221686**	**73**	**98**	**71**
FORD	F-150 (1/2-3/4T)	55490	69	90	62
FORD	F-100 (1/2T)	24529	69	94	65
GMC	C2500/K2500 (3/4T)	3713	68	96	65
CHEVROLET	C10/K10 (1/2T)	60416	71	100	71
CHEVROLET	C20/K20 (3/4T)	12610	68	106	72
CHEVROLET	EL CAMINO	6865	82	90	74
DODGE	D250/W250 (3/4T)	1635	78	96	75
GMC	C1500/K1500 (1/2T)	15501	80	102	82
DODGE	D150/W150 (1/2T)	19823	85	97	83
FORD	F-250 (3/4T)	19512	76	111	85
		UTILITY VEHICLES			
SMALL UTILITY VEHICLES		**16521**	**69**	**132**	**91**
JEEP	CJ-7	14896	69	130	90
JEEP	CJ-5	1277	62	156	97
INTERMEDIATE UTILITY VEHICLES		**61114**	**83**	**112**	**93**
FORD	BRONCO	15096	75	107	80
CHEVROLET	K10 BLAZER (1/2T)	9221	69	122	84
JEEP	WAGONEER	5539	81	107	86
JEEP	CHEROKEE	1977	86	104	90
DODGE	AD150/AW150 (1/2T)	8189	87	108	94
GMC	S15 JIMMY	2798	101	95	96
GMC	K1500 JIMMY (1/2T)	2142	75	143	107
CHEVROLET	S10 BLAZER	14764	97	117	114
LARGE UTILITY VEHICLES		**12705**	**82**	**80**	**66**
CHEVROLET	C20/K20 SUBURBAN (3/4T)	2653	86	66	57
CHEVROLET	C10/K10 SUBURBAN (1/2T)	7036	83	73	61
GMC	C1500/K1500 SUBURBAN (1/2T)	2267	79	108	85

(See footnotes on page 39)

TABLE 9
Insurance Losses, Collision Coverages
1982 Models - Vans, Pickups, and Utility Vehicles

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		VANS			
ALL VANS		**154116**	**76**	**74**	**56**
FORD	E-250 CLUB WAGON (3/4T)	1022	70	38	27
FORD	E-150 CLUB WAGON (1/2-3/4T)	10333	66	63	42
CHEVROLET	G20 SPORTVAN (3/4T)	6629	72	69	50
FORD	E-150 ECONOLINE(1/2-3/4T)	31645	74	68	51
DODGE	B150 (1/2T)	5956	70	72	51
GMC	G2500 VANDURA (3/4T)	8287	76	71	54
CHEVROLET	G20 CHEVYVAN (3/4T)	25742	77	72	56
FORD	E-100 ECONOLINE (1/2T)	7921	77	74	57
GMC	G1500 VANDURA (1/2T)	1319	69	83	57
CHEVROLET	G10 CHEVYVAN (1/2T)	9901	79	81	64
DODGE	B250 (3/4T)	38290	78	82	64
FORD	E-250 ECONOLINE (3/4T)	1963	84	80	68
		PICKUPS			
SMALL PICKUPS		**381732**	**91**	**101**	**92**
JEEP	SCRAMBLER	4639	60	117	70
CHEVROLET	LUV LONG BED	1316	87	81	71
MAZDA	LONG BED	11327	86	86	74
ISUZU	STANDARD BED	5521	93	80	74
FORD	COURIER LONG BED	3629	90	86	77
GMC	S15	22807	75	105	79
MAZDA	STANDARD BED	6150	91	88	80
CHEVROLET	S10	102796	78	103	80
VOLKSWAGEN	RABBIT	7634	85	96	82
ISUZU	LONG BED	4993	88	94	83
FORD	COURIER	4566	86	97	83
CHEVROLET	LUV	2270	91	94	86
DODGE	RAMPAGE	8643	99	95	94
DATSUN	KING CAB	49859	102	93	95
DATSUN	STRETCH	6072	94	102	96
DATSUN	STANDARD BED	25280	105	92	96
TOYOTA	LONG BED	49290	96	103	99
PLYMOUTH	ARROW	2790	98	103	101

(See footnotes on page 39)

TABLE 9 (cont'd)
Insurance Losses, Collision Coverages
1982 Models - Vans, Pickups, and Utility Vehicles

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		PICKUPS			
SMALL PICKUPS (CONTD)					
TOYOTA	LONG BED (3/4T)	3277	103	101	104
DODGE	D-50	18209	101	106	107
TOYOTA	STANDARD BED	36386	101	119	120
SUBARU	BRAT	4278	136	102	139
STANDARD PICKUPS		**399441**	**72**	**100**	**72**
FORD	F-150 (1/2-3/4T)	86109	68	95	65
GMC	CABALLERO	1271	80	81	65
FORD	F-250 (3/4T)	21428	70	94	66
GMC	C2500/K2500 (3/4T)	7736	78	88	68
FORD	F-100 (1/2T)	61049	70	98	69
CHEVROLET	EL CAMINO	12644	78	92	72
JEEP	J10/J20 (3/4T)	1254	56	130	72
CHEVROLET	C20/K20 (3/4T)	22743	71	104	74
CHEVROLET	C10/K10 (1/2T)	112139	73	103	75
JEEP	J10 (1/2T)	1517	61	127	77
GMC	C1500/K1500 (1/2T)	32359	76	104	79
DODGE	D150/W150 (1/2T)	37076	79	102	80
DODGE	D250/W250 (3/4T)	2115	95	89	85
		UTILITY VEHICLES			
SMALL UTILITY VEHICLES		**18577**	**65**	**143**	**93**
JEEP	CJ-7	14079	66	138	91
JEEP	CJ-5	3869	65	161	105

(See footnotes on page 39)

TABLE 9 (cont'd)
Insurance Losses, Collision Coverages
1982 Models - Vans, Pickups, and Utility Vehicles

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		UTILITY VEHICLES			
INTERMEDIATE UTILITY VEHICLES		**55927**	**75**	**108**	**81**
GMC	C1500/K1500 JIMMY (1/2T)	3131	67	109	73
JEEP	WAGONEER	6376	82	91	74
FORD	BRONCO	23281	70	111	77
TOYOTA	LAND CRUISER S/W	1355	85	97	83
CHEVROLET	C10/K10 BLAZER (1/2T)	13043	75	113	85
JEEP	CHEROKEE	3304	78	110	86
DODGE	AD150/AW150 (1/2T)	5438	85	109	93
LARGE UTILITY VEHICLES		**13588**	**85**	**86**	**74**
CHEVROLET	C10/K10 SUBURBAN (1/2T)	7404	86	78	67
GMC	C1500/K1500 SUBURBAN (1/2T)	2656	85	84	71
CHEVROLET	C20/K20 SUBURBAN (3/4T)	2645	88	99	87

Footnotes for Tables 7, 8, and 9:

Results are standardized to the distribution:

Deductible	Youthful Operator	No Youthful Operator
< $150	5%	50%
≥ $150	5%	40%

Series are ranked within group & subgroup by ascending average loss payment per insured vehicle year. Series with less than 1,000 insured vehicle years of exposure are not summarized.

Appendix A
1982 — 1984 Vehicle Series Designations

Passenger Cars					
Make	Series Name	Body Style	Vehicle Size Class		
			1982	1983	1984
Alfa Romeo*	GTV6	2 Dr.	S	S	S
	Spider Veloce	2 Dr.	S	S	S
American	Concord	2 Dr.[4], 4 Dr., S.W.	M	M	
	Eagle	2 Dr.[4], 4 Dr., S.W.	M	M	M
	Eagle 50	2 Dr.	S		
	Eagle 50 Liftback	2 Dr.	S	S	
	Spirit	2 Dr.	S		
	Spirit Liftback	2 Dr.	S	S	
Audi	4000	2 Dr., 4 Dr.	M	M	M
	5000*	4 Dr., S.W.[1]	M	M	M
	GT Coupe*	2 Dr.			M
	Quattro*	2 Dr., 4 Dr.[1]		S	S
BMW*	318i	2 Dr.			M
	320i	2 Dr.	M	M	
	325e	2 Dr.			M
	528e	4 Dr.	M	M	M
	533i	4 Dr.		M	M
	633csi	2 Dr.	M	M	M
	733i	4 Dr.	L	L	L
Buick	Century	2 Dr., 4 Dr., S.W.[1]	M	M	M
	Electra	2 Dr., 4 Dr., S.W.	L	L	L
	LeSabre	2 Dr., 4 Dr., S.W.[6]	L	L	L
	Regal	2 Dr., 4 Dr., S.W.[6]	M	M	M
	Riviera*	2 Dr., Conv.	L	L	L
	Skyhawk	2 Dr., 4 Dr., S.W.[3]	M	M	M
	Skylark	2 Dr., 4 Dr.	M	M	M
Cadillac*	Brougham	2 Dr., 4 Dr.	L	L	L
	Cimarron	4 Dr.	M	M	M
	DeVille	2 Dr., 4 Dr.	L	L	L
	Eldorado	2 Dr., Conv.[1]	L	L	L
	Fleetwood Limo	4 Dr.	L	L	L
	Seville	4 Dr.	L	L	L
Chevrolet	Camaro*	2 Dr.	M	M	M
	Caprice	2 Dr.[5], 4 Dr., S.W.	L	L	L
	Cavalier	2 Dr., 4 Dr., S.W., Conv.[3,*]	M	M	M

(See footnotes on page 48)

Appendix A
1982 — 1984 Vehicle Series Designations

Passenger Cars					
Make	Series Name	Body Style	Vehicle Size Class		
			1982	1983	1984
Chevrolet (cont'd)	Celebrity	2 Dr., 4 Dr., S.W.[1]	M	M	M
	Chevette	2 Dr., 4 Dr.	S	S	S
	Citation	2 Dr., 4 Dr.	M	M	M
	Corvette*	2 Dr.	S		S
	Impala	4 Dr., S.W.[4]	L	L	L
	Malibu	4 Dr., S.W.	M	M	
	Monte Carlo*	2 Dr.	M	M	M
Chrysler	Cordoba*	2 Dr.	L	L	
	E Class	4 Dr.		M	M
	Executive Sedan*	4 Dr.		L	L
	Fifth Avenue	4 Dr.		L	L
	Imperial*	2 Dr.	L	L	
	Laser	2 Dr.			S
	LeBaron	2 Dr., 4 Dr., S.W., Conv.*	M	M	M
	Newport	4 Dr.			L
	New Yorker	4 Dr.	L	M	M
Datsun/Nissan	200SX	2 Dr.	S	S	S
	210	2 Dr., 4 Dr., S.W.	S		
	280/300ZX*	2 Dr.	S	S	S
	280/300ZX 2+2*	2 Dr.	S	S	S
	310	2 Dr., 4 Dr.	S		
	810 Maxima	4 Dr., S.W.	M	M	M
	Pulsar	2 Dr., 4 Dr.		S	S
	Sentra	2 Dr., 4 Dr., S.W.	S	S	S
	Stanza	2 Dr., 4 Dr.	S	S	S
Dodge	400	2 Dr., 4 Dr., Conv.*	M	M	
	600	2 Dr.[1], 4 Dr., Conv.[1,*]		M	M
	Aries	2 Dr., 4 Dr., S.W.	M	M	M
	Caravan	P.V.			L
	Charger	2 Dr.	S	S	S
	Daytona	2 Dr.			S
	Diplomat	4 Dr.	L	L	L
	Mirada*	2 Dr.	L	L	
	Omni	4 Dr.	S	S	S
Dodge/ Mitsubishi	Challenger	2 Dr.	M	M	
	Colt	2 Dr., 4 Dr.	S	S	S
	Conquest	2 Dr.			S
	Vista	S.W.			M

(See footnotes on page 48)

Appendix A
1982 – 1984 Vehicle Series Designations

Passenger Cars					
Make	Series Name	Body Style	Vehicle Size Class		
			1982	1983	1984
Fiat	Brava	2 Dr., 4 Dr.	S		
	Spider 2000*	2 Dr.	S	S	S
	Strada	2 Dr., 4 Dr.	S		
	X 1/9*	2 Dr.	S	S	S
Ford	Crown Victoria	2 Dr., 4 Dr., S.W.	L	L	L
	Escort	2 Dr., 4 Dr., S.W.	S	S	S
	EXP*	2 Dr.	S	S	S
	Futura	2 Dr., 4 Dr.	M	M	
	Granada	2 Dr., 4 Dr., S.W.	M		
	LTD	4 Dr., S.W.		M	M
	Mustang	2 Dr., Conv.[3,*]	M	M	M
	Tempo	2 Dr., 4 Dr.			M
	Thunderbird*	2 Dr.	M	M	M
Honda	Accord	2 Dr., 4 Dr.	S	S	S
	Civic	2 Dr., 4 Dr., S.W.	S	S	S
	Prelude*	2 Dr.	S	S	S
Isuzu	Impulse*	2 Dr.		S	S
	T-Car/I-Mark	2 Dr., 4 Dr.	S	S	S
Jaguar*	XJ6	4 Dr.	L	L	L
	XJS	2 Dr.	M	M	M
Lincoln*	Continental	4 Dr.	M	M	M
	Mark VI	2 Dr., 4 Dr.	L	L	
	Mark VII	2 Dr.			M
	Town Car	4 Dr.	L	L	L
Mazda	626	2 Dr., 4 Dr.	S	S	S
	GLC	2 Dr., 4 Dr., S.W.	S	S	S
	RX-7*	2 Dr.	S	S	S
Mercedes Benz*	190D,E	4 Dr.			M
	240D	4 Dr.	L	L	
	300CD	2 Dr.	M	M	M
	300D	4 Dr.	L	L	L
	300SD	4 Dr.	L	L	L
	300TD	S.W.	L	L	L
	380SE	4 Dr.			L

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Appendix A
1982 — 1984 Vehicle Series Designations

Passenger Cars					
Make	Series Name	Body Style	Vehicle Size Class		
			1982	1983	1984
Mercedes Benz (cont'd)	380SEC	2 Dr.	L	L	
	380SEL	4 Dr.	L	L	
	380SL	2 Dr.	S	S	S
	500SEC	2 Dr.			L
	500SEL	4 Dr.			L
Mercury	Capri	2 Dr.	M	M	M
	Cougar	2 Dr., 4 Dr., S.W.	M		
	Cougar XR7*	2 Dr.	M	M	M
	Grand Marquis	2 Dr., 4 Dr., S.W.	L	L	L
	LN7*	2 Dr.	S	S	
	Lynx	2 Dr., 4 Dr., S.W.	S	S	S
	Marquis	4 Dr., S.W.		M	M
	Topaz	2 Dr., 4 Dr.			M
	Zephyr	2 Dr., 4 Dr.	M	M	
Mitsubishi	Cordia	2 Dr.		S	S
	Starion*	2 Dr.		S	S
	Tredia	4 Dr.		S	S
Oldsmobile	Ciera	2 Dr., 4 Dr., S.W.[1]	M	M	M
	Custom Cruiser	S.W.	L	L	
	Cutlass	2 Dr., 4 Dr., S.W.[6]	M	M	M
	Delta 88	2 Dr., 4 Dr.	L	L	L
	Firenza	2 Dr., 4 Dr., S.W.[3]	M	M	M
	Ninety Eight	2 Dr., 4 Dr.	L	L	L
	Omega	2 Dr., 4 Dr.	M	M	M
	Toronado*	2 Dr.	L	L	L
Peugeot	504, 505	S.W.	L	L	L
	505	4 Dr.	M	M	M
	604*	4 Dr.	L	L	L
Plymouth	Gran Fury	4 Dr.	L	L	L
	Horizon	4 Dr.	S	S	S
	Reliant	2 Dr., 4 Dr., S.W.	M	M	M
	Turismo	2 Dr.	S	S	S
	Voyager	P.V.			L
Plymouth/ Mitsubishi	Champ/Colt	2 Dr., 4 Dr.	S	S	S
	Conquest	2 Dr.			S
	Sapporo	2 Dr.	M	M	
	Vista	S.W.			M

(See footnotes on page 48)

Appendix A
1982 — 1984 Vehicle Series Designations

Passenger Cars					
Make	Series Name	Body Style	Vehicle Size Class		
			1982	1983	1984
Pontiac	1000	2 Dr., 4 Dr.	S	S	S
	2000	2 Dr. 4 Dr., S.W., Conv.[3,*]	M	M	M
	6000	2 Dr., 4 Dr., S.W.[1]	M	M	M
	Bonneville	4 Dr., S.W.[6]	M	M	M
	Fiero*	2 Dr.			S
	Firebird*	2 Dr.	M	M	M
	Grand Prix*	2 Dr.	M	M	M
	Parisienne	4 Dr., S.W.			L
	Phoenix	2 Dr., 4 Dr.	M	M	M
Porsche*	911 Coupe	2 Dr., Conv.[1]	S	S	S
	924 Coupe	2 Dr.	S		
	928 Coupe	2 Dr.	S	S	S
	944 Coupe	2 Dr.		S	S
Renault	18i	4 Dr., S.W.	S	S	
	Alliance	2 Dr., 4 Dr.		S	S
	Encore	2 Dr., 4 Dr.			S
	Fuego*	2 Dr.	S	S	S
	LeCar	2 Dr., 4 Dr.	S	S	
	Sportwagon	S.W.			S
Saab	900	2 Dr., 4 Dr.	S	S	S
Subaru	Hatchback	2 Dr.	S	S	S
	Hatchback-4WD	2 Dr.	S	S	S
	DL/GL	2 Dr., 4 Dr., S.W.	S	S	S
	GL-4WD	2 Dr.[1], 4 Dr.[1], S.W.	S	S	S
Toyota	Camry	4 Dr.		M	M
	Celica	2 Dr.	S	S	S
	Celica Supra*	2 Dr.	M	M	M
	Corolla	2 Dr., 4 Dr., S.W.[6]	S	S	S
	Corona	4 Dr., S.W.	S		
	Cressida	4 Dr., S.W.	M	M	M
	Starlet	2 Dr.	S	S	S
	Tercel	2 Dr., 4 Dr., S.W.[1]	S	S	S
	Tercel-4WD	S.W.		S	S
	Van Wagon	P.V.			S

(See footnotes on page 48)

Appendix A
1982 — 1984 Vehicle Series Designations

Passenger Cars					
Make	Series Name	Body Style	Vehicle Size Class		
			1982	1983	1984
Volkswagen	Jetta	2 Dr., 4 Dr.	S	S	S
	Quantum	2 Dr.[6], 4 Dr., S.W.	M	M	M
	Rabbit	2 Dr., 4 Dr., Conv.*	S	S	S
	Scirocco	2 Dr.	S	S	S
	Vanagon	P.V.			S
Volvo	240	2 Dr., 4 Dr., S.W.	M	M	M
	264*	4 Dr.	M		
	760*	4 Dr.		M	M

(See footnotes on page 48)

Appendix A

1982 — 1984 Vehicle Series Designations

Vans, Pickup Trucks, and Utility Vehicles				
Make	**Series Name**	**Vehicle Type**	**Size Class**	**Model Year(s)**
Chevrolet	G10 Chevyvan (1/2 T)	Van		82-84
	G10 Sportvan (1/2 T)	Van		82-84
	G20 Chevyvan (3/4 T)	Van		82-84
	G20 Sportvan (3/4 T)	Van		82-84
	Luv	Pickup	Small	82
	Luv Long Bed	Pickup	Small	82
	S10	Pickup	Small	82-84
	C10/K10 (1/2 T)	Pickup	Standard	82-84
	C20/K20 (3/4 T)	Pickup	Standard	82-84
	El Camino	Pickup	Standard	82-84
	C10/K10 Blazer (1/2 T)	Util. Veh.	Intermediate	82-84
	S10 Blazer	Util. Veh.	Intermediate	83-84
	C10/K10 Suburban (1/2 T)	Util. Veh.	Large	82-84
	C20/K20 Suburban (3/4 T)	Util. Veh.	Large	82-84
Datsun	King Cab	Pickup	Small	82-84
	Standard Bed	Pickup	Small	82-84
	Long Bed	Pickup	Small	82-84
Dodge	B150 (1/2 T)	Van		82-84
	B250 (3/4 T)	Van		82-84
	Mini Ram Van	Van		84
	D-50	Pickup	Small	82-84
	Rampage	Pickup	Small	82-83
	D150/W150 (1/2 T)	Pickup	Standard	82-84
	D250/W250 (3/4 T)	Pickup	Standard	82-84
	AD150/AW150 (1/2 T)	Util. Veh.	Intermediate	82-84
Ford	E-100 Club Wagon (1/2 T)	Van		82
	E-100 Econoline (1/2 T)	Van		82-84
	E-150 Club Wagon (1/2-3/4T)	Van		82-84
	E-150 Econoline (1/2-3/4T)	Van		82-84
	E-250 Club Wagon (3/4 T)	Van		82-84
	E-250 Econoline (3/4 T)	Van		82-84
	Courier	Pickup	Small	82-84
	Courier Long Bed	Pickup	Small	82-84
	Ranger	Pickup	Small	82-84
	F-100 (1/2 T)	Pickup	Standard	82-83
	F-150 (1/2-3/4 T)	Pickup	Standard	82-84
	F-250 (3/4 T)	Pickup	Standard	82-84

(See footnotes on page 48)

Appendix A

1982 — 1984 Vehicle Series Designations

Vans, Pickup Trucks, and Utility Vehicles				
Make	**Series Name**	**Vehicle Type**	**Size Class**	**Model Year(s)**
Ford (cont'd)	Bronco II	Util. Veh.	Small	84
	Bronco	Util. Veh.	Intermediate	82-84
GMC	G1500 Rally Wagon (1/2 T)	Van		82-84
	G1500 Vandura (1/2 T)	Van		82-84
	G2500 Rally Wagon (3/4 T)	Van		82-84
	G2500 Vandura (3/4 T)	Van		82-84
	S15	Pickup	Small	82-83
	Caballero	Pickup	Standard	82-84
	C1500/K1500 (1/2 T)	Pickup	Standard	82-84
	C2500/K2500 (3/4 T)	Pickup	Standard	82-84
	C1500/K1500 Jimmy (1/2 T)	Util. Veh.	Intermediate	82-84
	S15 Jimmy	Util. Veh.	Intermediate	83-84
	C1500/K1500 Suburban (1/2 T)	Util. Veh.	Large	82-84
	C2500/K2500 Suburban (3/4 T)	Util. Veh.	Large	82-84
Isuzu	Long Bed	Pickup	Small	82-84
	Standard Bed	Pickup	Small	82-84
	Trooper	Util. Veh.	Intermediate	84
Jeep	Scrambler	Pickup	Small	82-84
	J10 (1/2 T)	Pickup	Standard	82-84
	J10/J20 (3/4 T)	Pickup	Standard	82-84
	CJ-5	Util. Veh.	Small	82-84
	CJ-7	Util. Veh.	Small	82-84
	Cherokee	Util. Veh.	Intermediate	82-84
	Wagoneer	Util. Veh.	Intermediate	82-84
	Grand Wagoneer	Util. Veh.	Intermediate	84
Mazda	Long Bed	Pickup	Small	82-84
	Standard Bed	Pickup	Small	82-84
Mitsubishi	Standard Bed	Pickup	Small	83-84
	Montero	Util. Veh.	Small	83-84

(See footnotes on page 48)

Appendix A

1982 — 1984 Vehicle Series Designations

Vans, Pickup Trucks, and Utility Vehicles				
Make	**Series Name**	**Vehicle Type**	**Size Class**	**Model Year(s)**
Plymouth	PB150 (1/2 T)	Van		82-83
	PB250 (3/4 T)	Van		82-83
	Arrow	Pickup	Small	82
	Scamp	Pickup	Small	83
Subaru	Brat	Pickup	Small	82-84
Toyota	Cargo Van	Van	Small	84
	Long Bed	Pickup	Small	82-84
	Long Bed (3/4 T)	Pickup	Small	82-84
	Standard Bed	Pickup	Small	82-84
	Xtra Cab	Pickup	Small	84
	4Runner	Pickup	Standard	84
	Land Cruiser	Util. Veh.	Small	82-83
	Land Cruiser S.W.	Util. Veh.	Intermediate	82-84
Volkswagen	Vanagon Camper	Van	Small	82-84
	Rabbit	Pickup	Small	82-83

Size Class (Passenger Cars):

Small **(S)** wheelbase (after rounding to nearest inch) less than or equal to 99 inches
Midsize **(M)** wheelbase (after rounding to nearest inch) greater than 99 and less than or equal to 109 inches
Large **(L)** wheelbase (after rounding to nearest inch) greater than 109 inches

Body Style Abbreviations:

Conv. Convertible
P.V. Passenger Van
S.W. Station Wagon

Footnotes:

1 1984 models only
2 1983 models only
3 1983 & 1984 models only
4 1982 models only
5 1982 & 1984 models only
6 1982 & 1983 models only
* These cars classified as sports or specialty models

Models contributing less than 500 insured vehicle years of exposure are not listed

Appendix B

Definitions

Average Loss Payment per Claim —The total of all loss payments made for the claims for a group of vehicles, divided by the number of claims paid; expressed as dollars per claim.

Average Loss Payment per Insured Vehicle Year —For a group of vehicles, the product of Claim Frequency and Average Loss Payment per Claim, divided by 100; expressed as dollars per insured vehicle year. It should be noted that this definiton differs from the commonly used insurance term, pure premium, but yields similar results.

Claim Frequency —The number of claims for a group of vehicles, divided by the exposure for that group; expressed as claims per one hundred insured vehicle years.

Collision Coverages —As defined in insurance contracts, the coverage under which people insure their own vehicle against loss caused by collision.

Deductible Amount —That portion of the collision damage cost borne by the policyholder. For computing results, deductible amounts are split into two groups; less than $150 (mainly $50 and $100 deductibles) and greater than or equal to $150 (mainly $200 and $250 deductibles).

Exposure —The time interval an individual vehicle is insured. Exposure for a group of vehicles is expressed in units of insured vehicle years.

Loss Payment —That portion of the collision damage cost borne by the insurer; in general, the total collision damage cost minus the deductible amount.

Operator Age Group —The factor which distinguishes those vehicles whose rated driver is youthful from those vehicles whose rated driver is not youthful (see Youthful Operator).

Rated Driver —The driver who, for insurance purposes, is considered to represent the greatest loss potential for the insured vehicle.

Vehicle Class —There are four vehicle classes, defined as follows:

1. ***Passenger Vehicles*** - There are four major body style groupings of passenger vehicles — regular two-door models, regular four-door models, station wagons and passenger vans, and sports and specialty models. Sports and specialty models include all two-seater cars, all convertibles, all midsize and large cars that have two-door models only, and all luxury cars. Each body style group is further divided into size class subgroups based on wheelbase (rounded to nearest inch) defined as follows:

   Small —Vehicles with wheelbases less than or equal to 99 inches.

   Midsize —Vehicles with wheelbases greater than 99 inches and less than or equal to 109 inches.

   Large —Vehicles with wheelbases greater than 109 inches.

2. ***Vans*** - Fully enclosed vehicles with either no hood or a very short hood, in which the engine is placed at least 50 percent behind the windshield. The driver's position is usually well forward, nearly beside the engine, usually within the forward 25% of the wheelbase. These vehicles are designed for cargo transport and are equipped with a right side cargo access door and rear door. The cargo area is not separated from the passenger area — both are enclosed under the same roof. Some passenger vans are equipped with additional seats in the cargo area and usually have additional side windows also.

3. ***Pickups*** - Cargo-carrying vehicles, usually on a truck chassis, with an enclosed cab and a separate open cargo area. The open cargo area generally is a box with raised sides with an opening tailgate. There are also a small number of auto pickups which are similar to regular pickups except that they are built on a passenger car chassis. Pickups are further divided into two subgroups based on curb weight — small pickups (less than 3,000 pounds) and standard pickups (3,000 pounds or more).

4. ***Utility Vehicles*** - Vehicles built on a heavy-duty chassis capable of off-road use. They are of conventional construction with the driver behind the engine. The cargo and passenger areas are integral with the driver area. Many of these vehicles are equipped with soft or removable tops. Frequently, these vehicles are equipped with four-wheel drive. Utility vehicles are further divided into three subgroups based on wheelbase — small utility vehicles (less than 100 inches), intermediate utility vehicles (from 100 to 120 inches), and large utility vehicles (greater than 120 inches).

Vehicle Identification Number (VIN) —A code, variously comprising both numbers and letters; normally, 8 to 17 characters in length, assigned to each vehicle by its manufacturer. The VIN uniquely identifies the vehicle within at least a ten-year time span and, in recent model year vehicles, contains coding which identifies the make, series, model year, and other characteristics of each vehicle.

Vehicle Series —A name denoting a family of vehicles, within a make, with the same wheelbase and a degree of commonality in construction such as body, chassis, etc.

Youthful Operator —For the purposes of this report, all males (married or single) under 25 years of age and all unmarried females under 25 years of age.

List of Publications

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R73-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1973 Models,* March 1974.

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R73-4 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1973 Models During Their First Three Years,* December 1975.

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R81-2 *Insurance Losses, Collision Coverages; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1981 Models During Their First Year, 1980 Models During Their First Two Years, 1979 Models During Their First Three Years,* December 1981.

R82-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1982 Models,* July 1982.

R82-2 *Insurance Losses, Collision Coverages; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1982 Models During Their First Year, 1981 Models During Their First Two Years; 1980 Models During Their First Three Years,* December 1982.

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R83-2 *Insurance Losses, Collision Coverages; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1983 Models During Their First Year, 1982 Models During Their First Two Years, 1981 Models During Their First Three Years,* January 1984.

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R84-2 *Insurance Losses, Collision Coverages; Passenger Vehicles, Vans, Pickups, and Utility Vehicles; 1984 Models During Their First Year, 1983 Models During Their First Two Years, 1982 Models During Their First Three Years,* January 1985.

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A-10 *Automobile Insurance Losses, Injury Coverages; Comparisons of Claim Frequencies of Volkswagen Rabbits with Automatic and Manual Seat Belts, 1975, 1976, and 1977 Models,* June 1979.

A-11 *Automobile Insurance Losses, Collision Coverages; The Consistency of the Loss Experience of Specific Vehicles Produced in Several Years, 1975 to 1978 Models,* June 1979.

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A-13 *Automobile Insurance Losses, Personal Injury Protection and Collision Coverages; The Effects of Car Size on Crash Losses, 1977-1980 Models,* May 1981.

A-14 *Automobile Insurance Losses, Personal Injury Protection and Collision Coverages; Comparisons of the Loss Experience of Two- and Four-Door Cars, 1978, 1979, and 1980 Models,* June 1981.

A-15 *Automobile Insurance Losses, Personal Injury Protection and Collision Coverages; Relationships Between Injury and Collision Losses and Engine Options for Selected 1977-1979 Compact Cars,* June 1981.

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A-19 *Insurance Losses, Theft Coverages; A Comparison of the Theft Loss Experience of General Motors Passenger Cars With and Without Factory-Installed Theft Deterrent Systems; 1980-1981 Models,* January 1983.

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A-21 *Insurance Losses, Personal Injury Protection Coverages, Injury Claim Frequencies for Volkswagen Rabbits with Automatic and Manual Seat Belts, 1981 and 1982 Models,* April 1984.

A-22 *Insurance Losses, Collision Coverages, An Analysis of Salvage Credits, 1977 Through 1982 Model Year Cars,* July 1984.

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T83-1 *Insurance Losses, Theft Coverages; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1983 Models During Their First Year, 1982 Models During Their First Two Years, 1981 Models During Their First Three Years,* May 1984.

[redacted]

HLDI Report R85-1
July 1985

Automobile Insurance Losses
Collision Coverages

INITIAL RESULTS FOR 1985 MODELS

Highway
Loss
Data
Institute

Watergate 600, Washington, D.C. 20037

Automobile Insurance Losses
Collision Coverages

INITIAL RESULTS FOR 1985 MODELS

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Summary

This Highway Loss Data Institute report presents results of the collision coverage loss experience of 1985 model year passenger cars during their first months of availability.

Principal Findings

- 1985 models show large variations in collision loss results among individual cars. Claim frequencies ranged from 6.4 to 15.6 claims per 100 insured vehicle years, average loss payments per claim from about $900 to $2,200, and average loss payments per insured vehicle year from approximately $60 to nearly $310.

- Even among cars of the same size class and body style, there were large variations in the results for individual vehicle series.

- Collision coverage losses varied inversely with car size (i.e., typically, the smaller the car, the higher the frequency and size of collision claims).

- Although the overall average loss payment per claim increased six percent for 1985 over 1984 models, the claim frequency declined by five percent, resulting in an increase of only $2 in the average loss payment per insured vehicle year.

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Introduction

The Highway Loss Data Institute (HLDI) is a nonprofit, public service organization that gathers, processes, and publishes insurance data concerned with human and economic losses resulting from highway crashes and especially with the ways such losses vary among different kinds of vehicles.

This report summarizes the collision coverage loss results of 1985 model year private passenger cars during their initial period of exposure—October 1984 through February 1985. It is based on collision coverage and loss data supplied by 13 insurers: Aetna, Allstate, Fireman's Fund, GEICO, Kemper, Liberty Mutual, Nationwide, Prudential, Safeco, Sentry, State Farm, Travelers, and USAA.

Descriptions of the sources and nature of the data used are presented in Appendix A. The data analysis methods are discussed in Appendix B and definitions are given in Appendix C. A complete list of the vehicle series designations by make and size class appears in Appendix D.

It is intended that the dissemination of this and other HLDI reports will contribute to research into ways for reducing vehicle-related damage to people and property, and also provide the public with information relating to the differences in the crash damage produced by different kinds of vehicles.

Results and Discussion

Comparison of Results for Individual Series — 1985 Models

Table 1 presents detailed collision coverage loss results for 1985 models during their initial exposure period, October 1984 through February 1985. The results displayed are exposure (measured in insured vehicle years) and relative values for three loss categories: claim frequency per 100 insured vehicle years, average loss payment per claim, and average loss payment per insured vehicle year. The relative results are based on the following overall results for all 1985 models combined: For claim frequency results, 100 is equivalent to 10.4 claims per 100 insured vehicle years; for average loss payment per claim, 100 is equivalent to $1,582; and for average loss payment per insured vehicle year, 100 is equivalent to $164. As an example, the relative claim frequency of 132 for the two-door Honda Civic indicates a claim frequency that is 32 percent higher than 10.4 — the result for all 1985 models combined. The overall results are discussed further on page 7 and are presented for comparison in Table 2. Results are presented by car size and body style group for each individual series with at least 1,000 insured vehicle years of exposure. Fifty-four vehicle series, out of a total of more than 200 contained in the HLDI data base for 1985 models, had accumulated sufficient exposure to meet the reporting threshold; results for additional series will be reported subsequently as more exposure is accumulated.

The results shown in Table 1 were standardized to remove effects due to differences in the mix of operator age groups and deductible amounts among different vehicles. Both the frequency and average size of collision coverage losses vary with the deductible amount and the age group of the operators. Standardizing these two nonvehicle factors ensures that their mix is the same for each result. It should be noted, however, that other nonvehicle factors could vary among different vehicles and that any effects resulting from such factors have not necessarily been eliminated from the results presented in this report. The standardization procedure is described in detail in Appendix B. Additional discussion of HLDI's standardization methods is given in *The Highway Loss Data Institute, Identifying and Comparing the Injury and Other Loss Experience of Motor Vehicles,* Highway Loss Data Institute, Washington, D.C., 1981, pp. 23-29.

The individual vehicle series in Table 1 are listed by body style within car size group in ascending order of their relative average loss payments per insured vehicle year. It should be noted that, in general, the greater the exposure associated with a result, the more confidence can be placed in it. As has been the case with previous HLDI results, there are large variations in loss experience among the individual cars.

(text continues on page 7)

TABLE 1
Insurance Losses, Collision Coverages
1985 Models — Passenger Cars

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
ALL	ALL	196361	100	100	100
			= 10.4	= $1582	= $ 164

(See footnotes on page 6)

TABLE 1 (CONT'D)
Insurance Losses, Collision Coverages
1985 Models — Passenger Cars

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		SMALL CARS			
TWO-DOOR MODELS		**31241**	**132**	**103**	**135**
HONDA	PRELUDE	1619	106	98	103
HONDA	CIVIC	1813	132	87	114
FORD	ESCORT	4581	123	98	120
HONDA	ACCORD	1649	112	109	122
NISSAN	SENTRA	2627	130	100	130
PLYMOUTH	TURISMO	1050	143	102	145
DODGE	CHARGER	1020	152	98	149
TOYOTA	CELICA	1733	136	113	154
NISSAN	PULSAR	1391	128	121	156
CHEVROLET	SPRINT	1365	120	132	158
FOUR-DOOR MODELS		**24202**	**107**	**97**	**103**
HONDA	ACCORD	5130	87	95	82
DODGE	OMNI	1466	109	78	85
FORD	ESCORT	1717	103	89	92
TOYOTA	COROLLA	2716	107	97	103
HONDA	CIVIC	1488	117	89	104
PLYMOUTH	HORIZON	1905	103	107	109
NISSAN	SENTRA	1249	123	90	111
MAZDA	626	1859	126	102	128
STATION WAGONS/PASSENGER VANS		**6614**	**101**	**88**	**89**
FORD	ESCORT	1642	96	100	96
SPORTS & SPECIALTY		**7363**	**131**	**127**	**167**
HONDA	CIVIC CRX	1642	123	105	128
FORD	EXP	1133	148	88	131
MAZDA	RX-7	1883	151	95	143

(See footnotes on page 6)

TABLE 1 (CONT'D)
Insurance Losses, Collision Coverages
1985 Models — Passenger Cars

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		MIDSIZE CARS			
TWO-DOOR MODELS		**19503**	**104**	**98**	**102**
OLDSMOBILE	CALAIS	1452	99	88	87
BUICK	REGAL	1787	105	84	88
BUICK	SOMERSET	1233	110	81	89
OLDSMOBILE	CUTLASS	3593	85	118	100
PONTIAC	GRAND AM	1479	103	100	103
MERCURY	COUGAR	1404	116	98	113
FORD	THUNDERBIRD	1314	110	109	120
CHEVROLET	MONTE CARLO	1410	111	130	144
FOUR-DOOR MODELS		**35430**	**87**	**98**	**85**
TOYOTA	CAMRY	2769	69	85	59
FORD	LTD	2150	67	91	61
PONTIAC	6000	1512	82	77	63
CHEVROLET	CELEBRITY	3172	85	92	79
OLDSMOBILE	CIERA	2809	73	115	83
BUICK	SKYLARK	1991	84	101	85
FORD	TEMPO	2287	99	87	86
BUICK	CENTURY	3370	90	101	91
NISSAN	MAXIMA	2080	112	124	139
STATION WAGONS/PASSENGER VANS		**6912**	**72**	**95**	**68**
CHEVROLET	CELEBRITY	1352	69	105	72
SPORTS & SPECIALTY		**8466**	**128**	**121**	**156**
FORD	MUSTANG	2549	127	126	160
CHEVROLET	CAMARO	1324	146	131	192

(See footnotes on page 6)

TABLE 1 (CONT'D)
Insurance Losses, Collision Coverages
1985 Models — Passenger Cars

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		LARGE CARS			
TWO-DOOR MODELS		**3855**	**81**	**101**	**82**
OLDSMOBILE	DELTA 88	1081	71	142	101
FOUR-DOOR MODELS		**28939**	**74**	**85**	**63**
OLDSMOBILE	DELTA 88	2913	73	73	53
BUICK	LE SABRE	2596	62	90	55
FORD	CROWN VICTORIA	2369	61	92	57
CHEVROLET	CAPRICE	2042	69	90	63
CHRYSLER	NEW YORKER 5TH AVE	2103	72	99	71
BUICK	ELECTRA	5315	84	86	72
OLDSMOBILE	NINETY EIGHT	6711	88	88	78
STATION WAGONS/PASSENGER VANS		**8533**	**76**	**68**	**51**
DODGE	CARAVAN WAGON	3211	70	56	39
PLYMOUTH	VOYAGER WAGON	3266	85	68	58
SPORTS & SPECIALTY		**15302**	**80**	**111**	**88**
CADILLAC	DE VILLE 4D	4170	83	88	74
CADILLAC	BROUGHAM 4D FWD	2232	76	116	88
LINCOLN	TOWN CAR	1390	93	115	106

Footnotes for Table 1:

Results are standardized to the distribution:

Deductible	Youthful Operator	No Youthful Operator
< $150	5%	50%
≥ $150	5%	40%

Series are ranked within group & subgroup by ascending average loss payment per insured vehicle year. Series with less than 1,000 insured vehicle years of exposure are not summarized.

The Dodge Caravan's relative average loss payment per insured vehicle year of 39 was the lowest of all vehicle series. The next four smallest values were at least 40 percent lower than the overall combined result; these were for the four-door Oldsmobile Delta 88 (53), four-door Buick LeSabre (55), four-door Ford Crown Victoria (57), and Plymouth Voyager (58). The Chevrolet Camaro had the highest relative average loss payment per insured vehicle year (192), which was nearly double the all-car result. The next four highest values were at least 50 percent higher than the overall combined result; these were for the Ford Mustang (160), Chevrolet Sprint (158), Nissan Pulsar (156), and Toyota Celica (154).

The four-door Ford Crown Victoria (61) and four-door Buick LeSabre (62) had the lowest relative claim frequencies. The highest relative claim frequency (151) was for the Mazda RX-7, which was the only vehicle with a relative claim frequency at least 50 percent higher than the overall combined result.

The car with the lowest relative average loss payment per claim was also the Dodge Caravan (56), and the highest relative average loss payment per claim was for the two-door Oldsmobile Delta 88 (142).

Comparing all three loss measures, the Chevrolet Camaro had the highest average loss payment per insured vehicle year (192), the third highest relative claim frequency (146), and the third highest average loss payment per claim (131). The Chevrolet Sprint and Ford Mustang both had high relative average loss payments per insured vehicle year (158 and 160, respectively) and average loss payments per claim (132 and 126, respectively). The Dodge Caravan and Plymouth Voyager both had low relative average loss payments per insured vehicle year (39 and 58, respectively) and average loss payments per claim (56 and 68, respectively).

As pointed out in earlier collision coverage reports, even among cars of the same size and body style, there were large variations in the collision coverage loss results for individual vehicle series. For example, among midsize four-door models, the ranges for each of the three loss measures were: claim frequency, 67-112; average loss payment per claim, 77-124; and average loss payment per insured vehicle year, 59-139.

1985 Model Results By Car Size

Within Table 1, relative average loss payments per insured vehicle year decreased with increasing car size. The five lowest relative values were for large cars, and 11 of the 13 large cars had relative values below the overall 1985 combined results (i.e., values less than 100) compared to 12 of 20 midsize cars and 4 of 21 small cars. The five highest relative values were associated with either small or midsize vehicles.

Relative claim frequency also improved with increasing car size. All 13 of the large cars had relative values below the overall 1985 combined results compared to 11 of 20 midsize cars and only 2 of the 21 small cars. The two lowest values were associated with large vehicles and the highest relative claim frequency was associated with a small vehicle.

As with the other two loss measures, relative average loss payments per claim improved with vehicle size. For 10 of the 13 large size vehicle series, relative values were lower than the combined 1985 overall results as compared to approximately half of the small and midsize vehicle series.

Comparison of 1984 and 1985 Model Year Overall Results

Table 2 compares the overall claim frequency, average loss payment per claim, and average loss payment per insured vehicle year for 1985 models during their inital exposure period with those of 1984 models during the same calendar period and for the corresponding period one year earlier. Because the comparisons of the initial results for 1985 models and those for 1984 models are for calendar periods that are one year apart, they could be influenced by differences between not only model years but also calendar periods. In comparisons between the model years based on the results from the same calendar period, the 1984 vehicles would be an average of one year older than the 1985 vehicles, and the comparisons could be influenced by the differences in the vehicle ages. For these reasons, two sets of results for 1984 models are presented in Table 2 for comparison with the 1985 model year results. The initial 1984 results, shown in column 1, are based on the exposure period one year earlier than that of the second set of 1984 model results, which is based on the same exposure period as the 1985 model year results. The October 1984 through February 1985 results for 1984 models were separately adjusted to ensure that the contribution of exposure from each month was comparable to that for the 1985 models. The monthly adjustment procedure is described in detail in Appendix B.

TABLE 2
Overall Collision Coverage Loss Experience of 1985 Models Compared With 1984 Models

Loss Category	1984 Models 10/83-2/84*	1984 Models 10/84-2/85**	1985 Models 10/84-2/85	Percentage Change 10/84-2/85
Claim Frequency Per 100 Insured Vehicle Years	10.5	10.9	10.4	−5
Average Loss Payment Per Claim	$1,452	$1,487	$1,582	+6
Average Loss Payment Per Insured Vehicle Year	$152	$162	$164	+1

* Used to assess changes due to model year and calendar period differences.
**Used to assess changes due to model year and vehicle age differences.

Comparison of the overall results for 1984 and 1985 models during the October 1984 through February 1985 calendar period shows a five percent decrease in the frequency of collision claims and a six percent increase in the average loss payment per claim for the 1985 models. Thus, the average loss payment per insured vehicle year increased by one percent for 1985 models.

Appendix A
Sources and Nature of Data

Both policy and claim related collision coverage data for 1985 model year vehicles in the calendar period October 1984 through February 1985 were used in the preparation of this report. "Assigned risk," fleet policies, and all data from Massachusetts were excluded. Only payments for damage to insured automobiles were included; monies recovered from the salvage of wrecked vehicles were excluded, as were monies subsequently recovered by the companies through subrogation actions. Data for October 1984 through February 1985 were collected from the following companies: Aetna, Allstate, Fireman's Fund, GEICO, Kemper, Liberty Mutual, Nationwide, Prudential, Safeco, Sentry, State Farm, Travelers, and USAA.

Insurance Policy Data

Insurance policy data, as distinct from claim data, describe the characteristics of an insured vehicle, including its make and series and the nature of its collision coverage. Policy data used in this report included the following basic information:

- Vehicle Identification Number (VIN)*
- Deductible Amount*
- Rated Driver Characteristics*
- Date and Nature of Relevant Changes in Coverage

Insurance Claim Data

Insurance claim data report the characteristics of an insured vehicle for which a collision coverage claim is made, the initiation of the claim, and/or the corresponding payment. Claim data used in the report included the following basic information:

- Vehicle Identification Number (VIN)
- Crash Date
- Loss Payment Amount

The dollar amounts reported represented loss payments made to or on behalf of the policyholder for damage to the insured vehicle.

*See Appendix C for definitions.

Appendix B
Method of Data Analysis

Vehicle Description and Identification

The Vehicle Identification Numbers (VINs) of most new automobiles sold in the United States are individually unique numbers that contain, in coded form, detailed information as to each vehicle's make, series, and other distinguishing characteristics.

The specific vehicle types for which results are presented in this report were derived from the VINs of the individual automobiles.

Only data with valid VINs were used for this report. Each VIN was decoded into a set of specific vehicle characteristics. For the purposes of this report the vehicle characteristics of primary concern were make, series, and vehicle size class (Appendix D). The use of VINs also permits analyses of other very specific vehicle characteristics, such as horsepower, body style, etc.

Exposure

Exposure, in insured vehicle years, was computed for each individual vehicle from the coverage data. The total number of insured vehicle years for each vehicle series was then obtained by accumulating the exposure for all of the individual vehicles of that vehicle series.

The exposure for each vehicle series was obtained for the four combinations of deductible amount and operator age group, a, b, c, d, shown below:

Deductible Amount	Youthful Operator*	No Youthful Operator*
< $150	a	b
⩾ $150	c	d

Claim Frequency

Both pending and paid claims for an individual vehicle were first matched with its corresponding coverage data to ensure that the crash had occurred within an appropriate period of collision coverage for that vehicle. In every instance in which multiple claims were made for the same crash, they were treated as a single claim in the calculations of claim frequency. Claims that were settled without payment, as well as those paid even though the damage was less than the deductible amount, were excluded from the computations. All remaining claims for each vehicle series were used, together with the corresponding exposure, to compute the claim frequency: the number of claims per 100 insured vehicle years.

For each vehicle series, claim frequencies were computed for each of the four combinations of deductible and operator age group, a, b, c, d, shown in the diagram.

Average Loss Payment

Paid claims for each vehicle series were used to compute its average loss payment per claim. They were summed and divided by the number of claims to produce the average loss payment per claim. Claims that were settled without payment, as well as those paid even though the damage was less than the deductible amount, were excluded from the computations. In every instance in which multiple claims and/or multiple payments were made for the same crash, they were treated as a single claim and/or single payment in the calculation of average loss payment.

*See Appendix C for definitions.

Average loss payments were also obtained for each combination of deductible amount and operator age group.

Average Loss Payment Per Insured Vehicle Year

The average loss payment per insured vehicle year for each vehicle series was obtained by multiplying the claim frequency per 100 insured vehicle years by the average loss payment, and dividing the result by one hundred.

Average loss payments per insured vehicle year were also obtained for each combination of deductible amount and operator age group.

Standardization

It is well known that loss experience can vary substantially in relation to certain nonvehicle factors. Two important such factors are the deductible amount of the coverage and the operator age group; both claim frequency and average loss payment vary with these factors. In the case of the operator age group, youthful operators generally generate higher insurance losses than older drivers. Thus, if compared vehicles have different proportions of youthful operators, this difference, if not taken into consideration, would be sufficient to bias the comparison. Results obtained from the two deductible categories, less than $150 and greater than or equal to $150, also vary. For example, average loss payments for the higher deductibles are greater than those for the lower deductibles. Again, if compared vehicles have different proportions of lower deductible coverages, this difference, if not taken into consideration, would also be sufficient to bias the comparison.

In order to remove any biases in the comparison of results that could arise because of differences attributable to variations among different vehicles in deductible amount and operator age group, results were first adjusted or standardized so as to equalize the effects of the two nonvehicle factors in the standardized results. In this procedure, a weighted average of the actual results for each combination of deductible amount and operator age group was computed using the standardization weights shown in the table below. Since the same weights were always used, the effects due to the nonvehicle factors were present in equal amounts in the standardized results. Therefore, to the extent that the age distributions within each operator age group and the deductible distributions within each deductible group do not vary substantially for different vehicles, these effects can no longer bias comparisons of results.

The standardization procedure employed is widely used in health statistics * The basic principle of the method is the introduction of a selected population with a *standard* distribution across the combinations of deductible amount and operator age group as represented by the standardization weights in the table.

Standardization Weights

	Operator Age Group		
Deductible Amount	Youthful Operator	NoYouthful Operator	Combined
< $150	0.05	0.50	0.55
≥ $150	0.05	0.40	0.45
Combined	0.10	0.90	1.00

*For example, see Armitage, P. *Statistical Methods in Medical Research*, Wiley, New York (1971).

Mathematical Description of Standardization Procedure

The standardization procedure can be represented mathematically as follows:

	Operator Age Group		
Deductible Amount	Youthful Operator	No Youthful Operator	Combined
< $150	X_{11}	X_{12}	$X_{1.}$
≥ $150	X_{21}	X_{22}	$X_{2.}$
Combined	$X_{.1}$	$X_{.2}$	$X_{..}$

where,

X_{ij} represents a computed claim frequency for a particular vehicle series with respect to the deductible amount i and age group j,

and,

$i = 1$ for deductibles < $150 and 2 for deductibles ≥$150,

$j = 1$ for youthful operator group and 2 for no youthful operator group,

$X_{.j}$ represents the computed claim frequency for all deductibles combined for age group j,

$X_{i.}$ represents the computed claim frequency for both operator age groups combined for deductible amount group i,

and,

$X_{..}$ represents the computed claim frequency for all deductibles and both age groups combined.

Now, if weights are defined as follows:

	Operator Age Group		
Deductible Amount	Youthful Operator	No Youthful Operator	Combined
< $150	W_{11}	W_{12}	$W_{11} + W_{12}$
≥ $150	W_{21}	W_{22}	$W_{21} + W_{22}$
Combined	$W_{11} + W_{21}$	$W_{12} + W_{22}$	1

where $$W_{11} + W_{21} + W_{12} + W_{22} = 1$$

then the standardized claim frequency for the particular vehicle series is:

$$W_{11}X_{11} + W_{21}X_{21} + W_{12}X_{12} + W_{22}X_{22}$$

and, if A_{ij} represents the computed average loss payment per claim for a particular vehicle series, then the standardized average loss payment per claim is:

$$\frac{W_{11}X_{11}A_{11} + W_{21}X_{21}A_{21} + W_{12}X_{12}A_{12} + W_{22}X_{22}A_{22}}{W_{11}X_{11} + W_{21}X_{21} + W_{12}X_{12} + W_{22}X_{22}}$$

The standardized average loss payment per insured vehicle year is obtained by multiplying the standardized claim frequency by the standardized average loss payment and dividing by 100.

Similarly, it is possible to standardize within a deductible category or within an operator age group by using the appropriate combined weights. The standardized claim frequency for youthful operators, for example, would be:

$$(W_{11} + W_{12})X_{11} + (W_{21} + W_{22})X_{21}$$

and the standardized claim frequency for deductibles greater than or equal to $150 would be:

$$(W_{11} + W_{21})X_{21} + (W_{12} + W_{22})X_{22}$$

These latter standardizations, using the combined weights, enable valid comparisons to be made between the results for different deductible groups or between the results for different operator age groups without the effects of the other factor biasing the comparisons.

Example

For the 1985 two-door Oldsmobile Cutlass, the four claim frequencies were:

$X_{11} = 15.3$ $X_{12} = 8.3$ $X_{21} = 12.3$ $X_{22} = 8.2$

and the weights were:

$W_{11} = 0.05$ $W_{12} = 0.50$ $W_{21} = 0.05$ $W_{22} = 0.40$

The standardized claim frequency was:

$$(0.05)(15.3) + (0.50)(8.3) + (0.05)(12.3) + (0.40)(8.2) = 8.8$$

Monthly Exposure Adjustment

To compare the results from new model year cars during their initial period of availability with the corresponding results from the previous model year's cars, it is necessary to adjust the latter results because of differences in the mix of exposure by month which contribute to that result. For 1985 models, exposure in each successive month increases as more of the new model cars are sold, and therefore there is more exposure from the later months than from the earlier months. For this same time period, nearly all of the 1984 cars are on the road so that exposure in each month is essentially the same.

The effects of this difference in exposure can be removed by standardizing the monthly proportions of exposure in the results for the two model years. In the adjustment employed, results for the 1984 models were adjusted to have the monthly mix of exposure corresponding to the 1985 models, as shown in the following table.

Monthly Adjustment Weights				
Oct.	Nov.	Dec.	Jan.	Feb.
.06	.12	.20	.28	.34

Analogous to the earlier explanation addressing the standardization procedure for age and deductible amount, let

X_m represent a computed claim frequency adjusted for deductible amount and age in month m for a particular 1984 vehicle series, and

W_m represent the monthly adjustment weights cited in the preceding table. (Note the monthly adjustment weights sum to 1.)

Thus, the standardized claim frequency for the particular 1984 vehicle series is:

$$\sum W_m X_m.$$

Similarly, if A_m represents the computed average loss payment per claim adjusted for deductible amount and age in month m for a particular 1984 vehicle series, then the standardized average loss payment per claim is:

$$\frac{\sum W_m X_m A_m}{\sum W_m X_m}.$$

Thus, using these weights, weighted averages of standardized monthly claim frequency and average loss payment per claim results were computed for 1984 model year cars. Recall that the standardized average loss payment per insured vehicle year is then obtained by multiplying the standardized claim frequency by the standardized average loss payment per claim and dividing by 100. The results thus obtained are both standardized and adjusted for monthly exposure differences.

An assumption made in computing a standardized and adjusted result is that exposure in each month is independent of deductible amount and operator age group. This assumption is valid because the distributions of exposure by deductible amount and operator age group are approximately the same for each month.

Appendix C
Definitions

Average Loss Payment Per Claim — The total of all loss payments made for the claims for a group of vehicles, divided by the number of claims paid; expressed as dollars per claim.

Average Loss Payment Per Insured Vehicle Year — For a group of vehicles, the product of Claim Frequency and Average Loss Payment per Claim, divided by 100; expressed as dollars per insured vehicle year. It should be noted that this definition differs from the commonly used insurance term, pure premium, but yields similar results.

Claim Frequency — The number of claims for a group of vehicles, divided by the exposure for that group; expressed as claims per one hundred insured vehicle years.

Collision Coverages — As defined in insurance contracts, the coverage under which people insure their own vehicle against loss caused by collision.

Deductible Amount — That portion of the collision damage cost borne by the policyholder. For computing results, deductible amounts are split into two groups; less than $150 (mainly $50 and $100 deductibles) and greater than or equal to $150 (mainly $200 and $250 deductibles).

Exposure — The time interval an individual vehicle is insured. Exposure for a group of vehicles is expressed in units of insured vehicle years.

Loss Payment — That portion of the collision damage cost borne by the insurer; in general, the total collision damage cost minus the deductible amount.

Operator Age Group — The factor which distinguishes those vehicles whose rated driver is youthful from those vehicles whose rated driver is not youthful (see Youthful Operator).

Rated Driver — The driver who, for insurance purposes, is considered to represent the greatest loss potential for the insured vehicle.

Vehicle Identification Number (VIN) — A code, variously comprising both numbers and letters; normally, 8 to 17 characters in length, assigned to each vehicle by its manufacturer. The VIN uniquely identifies the vehicle within at least a ten-year time span and, in recent model year vehicles, contains coding which identifies the make, series, model year, and other characteristics of each vehicle.

Vehicle Classifications — There are four major body style groupings of passenger cars — regular two-door models, regular four-door models, station wagons, and sports and specialty models. Sports and specialty models include all two-seater cars, all convertibles, all midsize and large cars with two or fewer designated rear seating positions, and all luxury cars. Body styles are divided into size classes based on wheelbase (rounded to the nearest inch) defined as follows:

Small — Vehicles with wheelbases less than or equal to 99 inches

Midsize — Vehicles with wheelbases greater than 99 inches and less than or equal to 109 inches

Large — Vehicles with wheelbases greater than 109 inches

Vehicle Series — A name denoting a family of vehicles, within a make, with the same wheelbase and a degree of commonality in construction such as body, chassis, etc.

Youthful Operator — For the purposes of this report, all males (married or single) under 25 years of age and all unmarried females under 25 years of age.

Appendix D
1985 Vehicle Series Designations

Make Name	Vehicle Size Class	Series Name	Body Style	Wheel Base	Models Included
Alfa Romeo	Small	GTV6 2 Dr.	Sp.	94.5	
		Spider Veloce Conv.	Sp.	88.6	Roadster
American	Midsize	Eagle	4 Dr.	109.3	
		Eagle	S.W.	109.3	Limited
Aston	Midsize	Saloon 2 Dr.	Sp.	102.8	
		Vantage 2 Dr.	Sp.	102.8	
		Volante Conv.	Sp.	102.8	
	Large	Lagonda 4 Dr.	Sp.	115.0	
Audi	Small	Quattro 2 Dr.	Sp.	99.4	
		4000 Quattro 4 Dr.	Sp.	99.4	S
	Midsize	GT Coupe	2 Dr.	99.8	
		4000	4 Dr.	99.8	S
		5000 4 Dr.	Sp.	105.8	S
		5000 S.W.	Sp.	105.8	S
Avanti	Midsize	Avanti II 2 Dr.	Sp.	109.0	
Bentley	Large	Corniche Conv.	Sp.	119.5	
		Mulsanne 4 Dr.	Sp.	120.5	
		Mulsanne-L 4 Dr.	Sp.	124.0	
BMW	Midsize	318i 2 Dr.	Sp.	101.2	
		318i 4 Dr.	Sp.	101.2	
		325e 2 Dr.	Sp.	101.2	
		325e 4 Dr.	Sp.	101.2	
		524TD 4 Dr.	Sp.	103.3	
		528e 4 Dr.	Sp.	103.3	
		535i 4 Dr.	Sp.	103.3	
		635CSi 2 Dr.	Sp.	103.5	
	Large	735i 4 Dr.	Sp.	110.0	
Buick	Midsize	Century	2 Dr.	104.9	Custom,Limited,T Type
		Century	4 Dr.	104.9	Custom,Limited,T Type
		Century	S.W.	104.9	Custom,Estate
		Regal	2 Dr.	108.1	Limited,T Type
		Skyhawk	2 Dr.	101.2	Custom,Limited,T Type
		Skyhawk	4 Dr.	101.2	Custom,Limited
		Skyhawk	S.W.	101.2	Custom,Limited
		Skylark	4 Dr.	104.9	Custom,Limited,T Type
		Somerset	2 Dr.	103.4	Regal Limited,Regal
	Large	Electra FWD	2 Dr.	110.8	Park Avenue,T Type
		Electra FWD	4 Dr.	110.8	Park Avenue,T Type
		Electra	S.W.	115.9	Estate
		Le Sabre	2 Dr.	115.9	Custom,Limited
		Le Sabre	4 Dr.	115.9	Custom,Limited

(See footnotes on page 22)

1985 Vehicle Series Designations

Make Name	Vehicle Size Class	Series Name	Body Style	Wheel Base	Models Included
Buick (cont'd)	Large	Le Sabre	S.W.	115.9	Estate
		Riviera 2 Dr.	Sp.	114.0	T Type
		Riviera Conv.	Sp.	114.0	
Cadillac	Midsize	Cimarron	4 Dr.	101.2	
	Large	Brougham 2 Dr.	Sp.	121.5	
		Brougham 2 Dr. FWD	Sp.	110.8	
		Brougham 4 Dr.	Sp.	121.5	
		Brougham 4 Dr. FWD	Sp.	110.8	
		De Ville 2 Dr.	Sp.	110.8	
		De Ville 4 Dr.	Sp.	110.8	
		Eldorado 2 Dr.	Sp.	114.0	
		Eldorado Conv.	Sp.	114.0	
		Fleetwood 4 Dr.	Sp.	134.4	Limousine,Formal Limousine
		Seville 4 Dr.	Sp.	114.0	
Chevrolet	Small	Chevette	2 Dr.	94.3	Scooter
		Chevette	4 Dr.	97.3	Scooter
		Corvette 2 Dr.	Sp.	96.2	
		Spectrum	2 Dr.	94.5	Level I,Level II
		Spectrum	4 Dr.	94.5	Level I,Level II
		Sprint	2 Dr.	88.4	
	Midsize	Camaro 2 Dr.	Sp.	101.0	Berlinetta,Z28
		Cavalier	2 Dr.	101.2	Type 10
		Cavalier	4 Dr.	101.2	CS
		Cavalier	S.W.	101.2	CS
		Cavalier Conv.	Sp.	101.2	Type 10
		Celebrity	2 Dr.	104.9	
		Celebrity	4 Dr.	104.9	
		Celebrity	S.W.	104.9	
		Citation	2 Dr.	104.9	
		Citation	4 Dr.	104.9	
		Monte Carlo	2 Dr.	108.1	
	Large	Astro Van	S.W.	111.0	
		Caprice	2 Dr.	116.0	Classic
		Caprice	4 Dr.	116.0	Classic
		Caprice	S.W.	116.0	Classic
		Impala	4 Dr.	116.0	
Chrysler	Small	Laser	2 Dr.	97.0	XE
	Midsize	Le Baron	2 Dr.	100.3	
		Le Baron	4 Dr.	100.3	
		Le Baron	S.W.	100.3	Town & Country
		Le Baron Conv.	Sp.	100.3	
		Le Baron GTS	4 Dr.	103.1	
		New Yorker	4 Dr.	103.3	
	Large	Limousine 4 Dr.	Sp.	131.3	
		New Yorker 5th Ave.	4 Dr.	112.7	5th Ave. Edition
		Newport	4 Dr.	112.7	

(See footnotes on page 22)

1985 Vehicle Series Designations

Make Name	Vehicle Size Class	Series Name	Body Style	Wheel Base	Models Included
Dodge/ Mitsubishi	Small	Colt	2 Dr.	93.7	E,DL,DL/GTS
		Colt	4 Dr.	93.7	E,DL,Premier
		Conquest	2 Dr.	95.9	
	Midsize	Colt Vista	S.W.	103.3	
		Colt Vista 4WD	S.W.	103.5	
Dodge	Small	Omni/Charger	2 Dr.	96.6	2.2, Shelby
		Omni	4 Dr.	99.1	SE
		Daytona	2 Dr.	97.0	Turbo
	Midsize	Aries	2 Dr.	100.3	Spec. Edition,LE
		Aries	4 Dr.	100.3	Spec. Edition,LE
		Aries	S.W.	100.4	SE,LE
		Lancer	4 Dr.	103.1	ES
		600	2 Dr.	100.3	
		600	4 Dr.	103.3	
		600 Conv.	Sp.	100.3	
	Large	Caravan Wagon	S.W.	112.0	SE,LE
		Diplomat	4 Dr.	112.7	SE,Salon
Ferrari	Small	308 Conv.	Sp.	92.1	
		308 GTB Quattrovalvole	Sp.	92.1	
		308 GTS Quattrovalvole	Sp.	92.1	
	Midsize	Mondial Conv.	Sp.	104.3	
		Mondial Quattrovalvole	Sp.	104.3	
Fiat	Small	Spider 2000 Conv.	Sp.	89.7	
		X 1/9 2 Dr	Sp.	86.7	
Ford	Small	Escort	2 Dr.	94.2	GT,L,GL
		Escort	4 Dr.	94.2	L,GL,LX
		Escort	S.W.	94.2	L,GL,LX
		EXP 2 Dr.	Sp.	94.2	
	Midsize	LTD	4 Dr.	105.6	
		LTD	S.W.	105.6	
		Mustang 2 Dr.	Sp.	100.5	LX
		Mustang Conv.	Sp.	100.5	LX
		Tempo	2 Dr.	99.9	L,GLX,GL
		Tempo	4 Dr.	99.9	L,GLX,GL
		Thunderbird	2 Dr.	104.0	
	Large	Crown Victoria	2 Dr.	114.3	
		Crown Victoria	4 Dr.	114.3	
		Country Squire	S.W.	114.3	
GMC	Large	Safari Van	S.W.	111.0	
Honda	Small	Accord	2 Dr.	96.5	LX
		Accord	4 Dr.	96.5	LX,SEI
		Civic	2 Dr.	93.7	DX,S

(See footnotes on page 22)

1985 Vehicle Series Designations

Make Name	Vehicle Size Class	Series Name	Body Style	Wheel Base	Models Included
Honda (cont'd)	Small	Civic	4 Dr.	96.5	
		Civic	S.W.	96.5	
		Civic CRX 2 Dr.	Sp.	86.6	SI,HF
		Civic 4WD	S.W.	96.5	
		Prelude	2 Dr.	96.5	SI
Isuzu	Small	Impulse	2 Dr.	96.0	
		T-Car/I-Mark	2 Dr.	94.3	Deluxe,LS
		T-Car/I-Mark	4 Dr.	94.3	Deluxe,LS
Jaguar	Midsize	XJS 2 Dr.	Sp.	102.0	
	Large	XJ6 4 Dr.	Sp.	113.0	VDP
Lincoln	Midsize	Continental 4 Dr.	Sp.	108.5	
		Mark VII 2 Dr.	Sp.	108.5	
	Large	Town Car 4 Dr.	Sp.	117.3	
Lotus	Small	Esprit Turbo 2 Dr.	Sp.	96.0	
Mazda	Small	GLC	2 Dr.	93.1	Deluxe, Luxury
		GLC	4 Dr.	93.1	Deluxe, Luxury
		GLC	S.W.	91.1	Deluxe
		RX-7 2 Dr.	Sp.	95.3	S,GS,GSL,GSL-SE
		626	2 Dr.	98.8	Deluxe, Luxury
		626	4 Dr.	98.8	Deluxe, Luxury, Luxury Touring
Mercedes	Small	380 SL 2 Dr.	Sp.	96.9	Roadster
	Midsize	190 D 4 Dr.	Sp.	104.9	
		190 E 4 Dr	Sp.	104.9	
		300 CD 2 Dr.	Sp.	106.7	
	Large	300 D 4 Dr.	Sp.	110.0	
		300 SD 4 Dr.	Sp.	115.6	
		300 TD S.W.	Sp.	110.0	
		380 SE 4 Dr.	Sp.	115.6	
		500 SEC 2 Dr.	Sp.	112.0	
		500 SEL 4 Dr.	Sp.	120.9	
Mercury	Small	Lynx	2 Dr.	94.2	L,GS,XR3
		Lynx	4 Dr.	94.2	L,GS
		Lynx	S.W.	94.2	L,GS
	Midsize	Capri 2 Dr.	Sp.	100.5	
		Cougar	2 Dr.	104.0	
		Marquis	4 Dr.	105.6	
		Marquis	S.W.	105.6	
		Topaz	2 Dr.	99.9	L,GS,LS
		Topaz	4 Dr.	99.9	L,GS,LS
		XR4Ti 2 Dr.	Sp.	102.7	

(See footnotes on page 22)

1985 Vehicle Series Designations

Make Name	Vehicle Size Class	Series Name	Body Style	Wheel Base	Models Included
Mercury (cont'd)	Large	Grand Marquis	2 Dr.	114.3	
		Grand Marquis	4 Dr.	114.3	
		Grand Marquis	S.W.	114.3	Colony Park
Mitsubishi	Small	Cordia	2 Dr.	96.3	S,L
		Mirage	2 Dr.	93.7	L,LS,S
		Starion	2 Dr.	95.9	LS,LE,ES
		Tredia	4 Dr.	96.3	L,S
	Midsize	Galant	4 Dr.	102.4	Premium
Nissan	Small	Pulsar	2 Dr.	95.1	XE
		Sentra	2 Dr.	94.5	Deluxe,XE,SE
		Sentra	4 Dr.	94.5	Deluxe,XE
		Sentra	S.W.	94.5	Deluxe,XE
		Stanza	4 Dr.	97.2	XE,GL
		200 SX	2 Dr.	95.5	Deluxe,XE,Turbo
		300 ZX 2 Dr.	Sp.	91.3	GS,Turbo
		300 ZX 2+2 2 Dr.	Sp.	99.2	GS
	Midsize	Maxima	4 Dr.	100.4	GL,SE
		Maxima	S.W.	100.4	GL
Oldsmobile	Midsize	Calais	2 Dr.	103.4	Supreme
		Ciera	2 Dr.	104.9	LS,Brougham
		Ciera	4 Dr.	104.9	LS,Brougham
		Cutlass	2 Dr.	108.1	Cutlass Supreme,Salon, Supreme Brougham
		Cutlass	4 Dr.	108.1	Cutlass Supreme, Supreme Brougham
		Cutlass Cruiser	S.W.	104.9	Cruiser
		Firenza	2 Dr.	101.2	SX,S
		Firenza	4 Dr.	101.2	LX
		Firenza	S.W.	101.2	LX
	Large	Custom Cruiser	S.W.	115.9	
		Delta 88	2 Dr.	115.9	Royale,Royale Brougham
		Delta 88	4 Dr.	115.9	Royale,Royale Brougham, LS
		Ninety Eight	2 Dr.	110.8	Regency,Regency Brougham
		Ninety Eight	4 Dr.	110.8	Regency,Regency Brougham
		Toronado 2 Dr.	Sp.	114.0	Brougham
Peugeot	Midsize	505	4 Dr.	107.9	S,STI,GL
	Large	505	S.W.	114.2	S,GL
Plymouth/ Mitsubishi	Small	Colt	2 Dr.	93.7	DL,DL/GTS
		Colt	4 Dr.	93.7	DL,Premier
		Conquest	2 Dr.	95.9	

(See footnotes on page 22)

1985 Vehicle Series Designations

Make Name	Vehicle Size Class	Series Name	Body Style	Wheel Base	Models Included
Ply/Mitsu (cont'd)	Midsize	Colt Vista	S.W.	103.3	
		Colt Vista 4WD	S.W.	103.5	
Plymouth	Small	Horizon/Turismo	2 Dr.	96.6	2.2
		Horizon	4 Dr.	99.1	SE
	Midsize	Caravelle	4 Dr.	103.3	
		Reliant	2 Dr.	100.3	Special Edition,LE
		Reliant	4 Dr.	100.3	Special Edition,LE
		Reliant	S.W.	100.4	Special Edition,LE
	Large	Gran Fury	4 Dr.	112.7	Salon
		Voyager Wagon	S.W.	112.0	
Pontiac	Small	Fiero 2 Dr.	Sp.	93.4	SE,Sport,GT
		Firefly	2 Dr.	88.4	
		1000	2 Dr.	94.3	
		1000	4 Dr.	97.3	
	Midsize	Bonneville	4 Dr.	108.1	Brougham,LE
		Firebird 2 Dr.	Sp.	101.0	Trans/Am,SE
		Grand Am	2 Dr.	103.4	LE
		Grand Prix	2 Dr.	108.1	Brougham,LE
		2000	2 Dr.	101.2	Sunbird,Sunbird LE, Sunbird SE,
		2000	4 Dr.	101.2	Sunbird,Sunbird LE, Sunbird SE
		2000	S.W.	101.2	Sunbird,Sunbird LE
		2000 Conv.	Sp.	101.2	Sunbird LE
		6000	2 Dr.	104.9	LE
		6000	4 Dr.	104.9	LE,STE
		6000	S.W.	104.9	LE
	Large	Parisienne	4 Dr.	116.0	Brougham
		Parisienne	S.W.	116.0	
Porsche	Small	911 Cabriolet	Sp.	89.5	
		911 Coupe	Sp.	89.5	Targa
		928 Coupe	Sp.	98.4	
		944 Coupe	Sp.	94.5	
Renault	Small	Alliance	2 Dr.	97.8	L,DL
		Alliance	4 Dr.	97.8	L,DL,Limited
		Alliance Conv.	Sp.	97.8	L,DL
		Encore	2 Dr.	97.8	S,LS,GS
		Encore	4 Dr.	97.8	S,LS
		Fuego	2 Dr.	96.1	Deluxe
		Sportwagon	S.W.	96.1	
Rolls Royce	Large	Camargue 2 Dr.	Sp.	120.1	
		Corniche Conv.	Sp.	119.5	
		Silver Spirit 4 Dr.	Sp.	120.5	
		Silver Spur 4 Dr.	Sp.	124.0	

(See footnotes on page 22)

1985 Vehicle Series Designations

Make Name	Vehicle Size Class	Series Name	Body Style	Wheel Base	Models Included
Saab	Small	900	2 Dr.	99.1	S,Turbo
		900	4 Dr.	99.1	S,Turbo
Subaru	Small	DL/GL	2 Dr.	96.9	DL,GL,GL-10
		DL/GL	4 Dr.	97.2	DL,GL,GL-10
		DL/GL	S.W.	97.0	DL,GL,GL-10
		DL/GL 4WD	S.W.	96.9	DL,GL,GL Turbo
		GL 4WD	2 Dr.	96.9	GL,GL Turbo
		GL 4WD	4 Dr.	97.0	GL Turbo,GL-10
		Hatchback	2 Dr.	93.7	STD,GL
		Hatchback 4WD	2 Dr.	93.3	GL
Toyota	Small	Celica	2 Dr.	98.4	ST,GT,GT-S
		Celica Conv.	Sp.	98.4	GT-S
		Corolla	2 Dr.	94.5	SR5 Sport,GT-S
		Corolla	4 Dr.	95.7	Deluxe,Luxury Edition
		MR2	Sp.	91.3	
		Tercel	2 Dr.	95.7	Deluxe
		Tercel	4 Dr.	95.7	Deluxe
		Tercel	S.W.	95.7	Deluxe
		Tercel 4WD	S.W.	95.7	Deluxe,SR5
		Van Wagon	S.W.	88.0	Deluxe,Luxury Edition
	Midsize	Camry	4 Dr.	102.4	Deluxe,Luxury Edition
		Celica Supra 2 Dr.	Sp.	103.0	
		Cressida	4 Dr.	104.5	Luxury Edition
		Cressida	S.W.	104.5	Luxury Edition
Volkswagen	Small	Cabriolet Conv.	Sp.	94.5	
		Golf	2 Dr.	97.3	
		Golf	4 Dr.	97.3	
		GTI	2 Dr.	97.3	
		Jetta	2 Dr.	97.3	
		Jetta	4 Dr.	97.3	GL,GLI
		Scirocco	2 Dr.	97.3	
		Vanagon	S.W.	96.9	
	Midsize	Quantum	4 Dr.	100.4	GL
		Quantum	S.W.	100.4	
Volvo	Midsize	240	4 Dr.	104.3	DL,GL,Turbo
		240	S.W.	104.3	DL,GL,Turbo
		760/740 4 Dr.	Sp.	109.1	GLE
		760/740 S.W.	Sp.	109.1	GLE

Footnotes

Sp. Sports or Specialty
S.W. Station Wagon

List of Publications

Research reports published by the Highway Loss Data Institute are:

R72-1 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1972 Models,* June 1973.

R73-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1973 Models Compared with 1972 Models,* September 1973.

R73-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1973 Models,* March 1974.

R73-3 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1973 Models During Their First Two years,* December 1974.

R73-4 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1973 Models During Their First Three Years,* December 1975.

R74-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1974 Models,* May 1974.

R74-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1974 Models During Their First Year,* December 1974.

R74-3 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1974 Models During Their First Two Years,* December 1975.

R75-1 *Automobile Insurance Losses, Collision Coverages, Initial Results for 1975 Models,* July 1975.

R75-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1975 Models During Their First Year,* December 1975.

R76-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1976 Models,* June 1976.

R76-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1976 Models During Their First Year, 1975 Models During Their First Two Years, 1974 Models During Their First Three Years,* December 1976.

R77-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1977 Models,* June 1977.

R77-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1977 Models During Their First Year, 1976 Models During Their First Two Years, 1975 Models During Their First Three Years,* December 1977.

R78-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1978 Models,* June 1978.

R78-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1978 Models During Their First Year, 1977 Models During Their First Two Years, 1976 Models During Their First Three Years,* January 1979.

R79-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1979 Models,* June 1979.

R79-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1979 Models During Their First Year, 1978 Models During Their First Two Years, 1977 Models During Their First Three Years,* December 1979.

R80-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1980 Models,* June 1980.

R80-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1980 Models During Their First Year, 1979 Models During Their First Two Years, 1978 Models During Their First Three Years,* December 1980.

R81-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1981 Models,* July 1981.

R81-2 *Insurance Losses, Collision Coverages; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1981 Models During Their First Year, 1980 Models During Their First Two Years, 1979 Models During Their First Three Years,* December 1981.

R82-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1982 Models,* July 1982.

R82-2 *Insurance Losses, Collision Coverages; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1982 Models During Their First Year, 1981 Models During Their First Two Years; 1980 Models During Their First Three Years,* December 1982.

R83-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1983 Models,* June 1983.

R83-2 *Insurance Losses, Collision Coverages; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1983 Models During Their First Year, 1982 Models During Their First Two Years, 1981 Models During Their First Three Years,* January 1984.

R84-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1984 Models,* June 1984.

R84-2 *Insurance Losses, Collision Coverages; Passenger Vehicles, Vans, Pickups, and Utility Vehicles; 1984 Models During Their First Year, 1983 Models During Their First Two Years, 1982 Models During Their First Three Years,* January 1985.

R85-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1985 Models,* July 1985.

V78-1 *Automobile Insurance Losses, Non-Commercial Collision Coverages; Variations by Make and Series, Vans, Pickups and Utility Vehicles; 1978 Models During Their First Year, 1977 Models During Their First Two Years,* February 1979.

V79-1 *Automobile Insurance Losses, Non-Commercial Collisions Coverages; Variations by Make and Series, Vans, Pickups and Utility Vehicles; 1979 Models During Their First Year, 1978 Models During Their First Two years,* April 1980.

V79-2 *Automobile Insurance Losses, Personal Injury Protection Coverages; Claim Frequency Results by Size of Claim for 1977, 1978, and 1979 Vans, Pickup Trucks, and Utility Vehicles,* October 1980.

V79-3 *Insurance Theft Losses; Vans, Pickups, and Utility Vehicles, 1979 Models,* May 1981.

V80-1 *Automobile Insurance Losses, Non-Commercial Collision Coverages; Variations by Make and Series, Vans, Pickups, and Utility Vehicles; 1980 Models During Their First Year, 1979 Models During Their First Two Years, 1978 Models During Their First Three Years,* December 1980.

V80-2 *Automobile Insurance Losses, Personal Injury Protection Coverages; Injury Claim Frequency Results by Size of Claim; Vans, Pickup Trucks, and Utility Vehicles, 1977-1980 Models,* September 1981.

I75-1 *Automobile Insurance Losses, Injury Coverages; Claim Frequency Results for 1974 and 1975 Models,* June 1976.

I75-2 *Automobile Insurance Losses, Percentage of Collision Claims with Associated Injury Claims for 1974 and 1975 Models,* March 1977.

I76-1 *Automobile Insurance Losses, Injury Coverages; Claim Frequency Results for 1974, 1975, and 1976 Models,* November 1977.

I76-2 *Automobile Insurance Losses, Injury Coverages; Claim Frequency Results for 1974, 1975, and 1976 Models,* September 1978.

I77-1 *Automobile Insurance Losses, Injury Coverages; Claim Frequency Results for 1977 Models,* September 1978.

I78-1 *Automobile Insurance Losses, Personal Injury Protection Coverages; Claim Frequency Results for 1977 and 1978 Models,* September 1979.

I79-1 *Automobile Insurance Losses, Personal Injury Protection Coverages; Claim Frequency Results by Size of Claim for 1977, 1978, and 1979 Models,* October 1980.

I80-1 *Automobile Insurance Losses, Personal Injury Protection Coverages; Claim Frequency Results by Size of Claim; 1978-1980 Models,* September 1981.

I81-1 *Insurance Losses, Personal Injury Protection Coverages; Passenger Cars, Vans, Pickups, and Utility Vehicles,* September 1982.

I82-1 *Insurance Losses, Personal Injury Protection Coverages; Passenger Cars, Vans, Pickups, and Utility Vehicles,* September 1983.

I83-1 *Insurance Losses, Personal Injury Protection Coverages; Passenger Cars, Vans, Pickups, and Utility Vehicles,* September 1984.

A-1 *Automobile Insurance Losses, Collision Coverages; A Comparison of Results for 1972 and 1973 Models,* May 1974.

A-2 *Automobile Insurance Losses, Collision Coverages; Relationships Between Losses and Vehicle Density, 1972 and 1973 Models,* September 1974.

A-3 *Automobile Insurance Losses, Collision Coverages; A Comparison of Results for 1973, 1974 and 1975 Models,* July 1975.

A-4 *Automobile Insurance Losses, Collision Coverages; Relationships Between Losses and Vehicle Density, 1974 and 1975 Models,* December 1975.

A-5 *Automobile Insurance Losses, Collision Coverages; Relationships Between Losses and Vehicle Body Style, 1974 and 1975 Models,* December 1975.

A-6 *Automobile Insurance Losses, Collision Coverages; An Investigation of Relationships Between Losses and Engine Specifications, Using 1973 Models,* June 1976.

A-7 *Automobile Insurance Losses, Collision Coverages; Annual Increases and Seasonal Variations 1972, 1973, 1974 and 1975 Models,* June 1976.

A-8 *Automobile Insurance Losses, Injury Coverages; A Preliminary Comparison of Results for Volkswagen Rabbits with Passive and Active Seat Belts, 1975 and 1976 Models,* June 1977.

A-9 *Automobile Insurance Losses, Collision Coverages; A Comparison of Collision Claim Size Distributions for 1974, 1975, and 1976 Models,* November 1977.

A-10 *Automobile Insurance Losses, Injury Coverages; Comparisons of Claim Frequencies of Volkswagen Rabbits with Automatic and Manual Seat Belts, 1975, 1976, and 1977 Models,* June 1979.

A-11 *Automobile Insurance Losses, Collision Coverages; The Consistency of the Loss Experience of Specific Vehicles Produced in Several Years, 1975 to 1978 Models,* June 1979.

A-12 *Automobile Insurance Losses, Collision Coverages; An Assessment of the Effects of the Federal Safety Bumper Standard on the Losses for 1972 Through 1978 Models,* June 1980.

A-13 *Automobile Insurance Losses, Personal Injury Protection and Collision Coverages; The Effects of Car Size on Crash Losses, 1977-1980 Models,* May 1981.

A-14 *Automobile Insurance Losses, Personal Injury Protection and Collision Coverages; Comparisons of the Loss Experience of Two- and Four-Door Cars, 1978, 1979, and 1980 Models,* June 1981.

A-15 *Automobile Insurance Losses, Personal Injury Protection and Collision Coverages; Relationships Between Injury and Collision Losses and Engine Options for Selected 1977-1979 Compact Cars,* June 1981.

A-16 *Automobile Insurance Losses, Collision Coverages; The Frequency of Claims Involving Salvage; Subcompact and Compact Cars; 1980 Models,* January 1982.

A-17 *Insurance Losses, Comprehensive Coverages; Non-Crash Fire Losses; 1979-1980 Models,* February 1982.

A-18 *Insurance Losses, Theft Coverages; The Distribution of Theft Loss Payment Amounts; Passenger Cars, Vans Pickups, and Utility Vehicles; 1981 Models During Their First Year, 1980 Models During Their First Two Years; 1979 Models During Their First Three Years,* June 1982.

A-19 *Insurance Losses, Theft Coverages; A Comparison of the Theft Loss Experience of General Motors Passenger Cars With and Without Factory-Installed Theft Deterrent Systems; 1980-1981 Models,* January 1983.

A-20 *Insurance Losses, Collision Coverages, A Comparison of the Collision Loss Experience of Subaru Models with 5 and 2.5 MPH Bumpers,* April 1983.

A-21 *Insurance Losses, Personal Injury Protection Coverages, Injury Claim Frequencies for Volkswagen Rabbits with Automatic and Manual Seat Belts, 1981 and 1982 Models,* April 1984.

A-22 *Insurance Losses, Collision Coverages, An Analysis of Salvage Credits, 1977 Through 1982 Model Year Cars,* July 1984.

T79-1 *Automobile Insurance Theft Losses by Make and Series; 1979 Models,* June 1980.

T80-1 *Automobile Insurance Theft Losses by Make and Series; 1979 and 1980 Models,* April 1981.

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T83-1 *Insurance Losses, Theft Coverages; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1983 Models During Their First Year, 1982 Models During Their First Two Years, 1981 Models During Their First Three Years,* May 1984.

T84-1 *Insurance Losses, Theft Coverages, Passenger Cars, Vans, Pickups, and Utility Vehicles; 1984 Models During Their First Year, 1983 Models During Their First Two Years, 1982 Models During Their First Three Years,* March 1985.